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Ontario. Legislative Assembly.

# SESSIONAL PAPERS

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VOL. LII.—PART III

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SIXTH SESSION

OF THE

FIFTEENTH LEGISLATURE

OF THE

PROVINCE OF ONTARIO

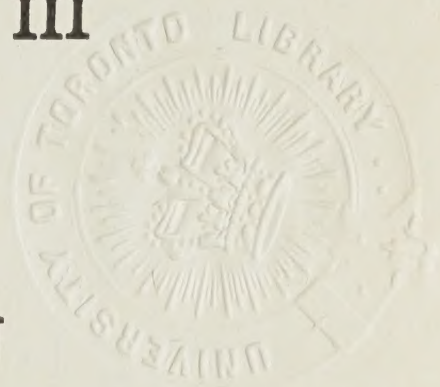
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SESSION 1920

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TORONTO :

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1922



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- No. 58 Report on the Distribution of the Statutes for 1918 and 1919. Presented to the Legislature, 12th March, 1920. *Not Printed.*
- No. 59 Return to an Order of the House of the 12th day of March, 1920, for a Return of all Special Warrants issued from the 31st day of October, 1919, to the 29th day of February, 1920, together with such details as will plainly set forth the purposes for which the money in each case was expended. Presented to the Legislature, 12th March, 1920. Mr. O'Neill. *Not Printed.*
- No. 60 Report on the Classification of the Public Service. Presented to the Legislature, 18th March, 1920. *Not Printed.*



No. 61	Report of Commissioners to enquire into and report upon the affairs of the Soldier Settlement Colony at Kapuskasing, with the Evidence. Presented to the Legislature, 18th and 30th March, 1920. <i>Printed.</i>
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No. 63	Return to an Order of the House of the 19th March, 1920, for a Return showing: 1. How many licenses were issued by the License Board under the now repealed "Liquor License Act" during the following years: (a) from 1905-1910; (b) from 1910-1916. 2. What was the approximate yearly cost to the Province of the said License Board under the said Act. Presented to the Legislature, 24th March, 1920. Mr. <i>Pinard</i> . <i>Not Printed.</i>
No. 64	Return to an Order of the House of the 19th March, 1920, for a Return showing the quantity of liquor that has passed through the hands of Government liquor vendors for each month, separately, during the period from the 1st September, 1919, to the 1st March, 1920. Presented to the Legislature, 24th March, 1920. Mr. <i>Tolmie</i> . <i>Not Printed.</i>
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No. 67	Copy of an Order-in-Council approved by His Honour the Lieutenant-Governor in Council, dated the 19th day of March, 1920, relating to the preservation of Crown Timber. Presented to the Legislature, 25th March, 1920. <i>Not Printed.</i>
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- No. 69 Interim report and report of Clarkson, Gordon and Dilworth, Chartered Accountants, respecting Racing Associations in the Province of Ontario, under terms of Order-in-Council, dated 30th April, 1917. Presented to the Legislature, 26th March, 1920. *Not Printed.*
- No 70 Return to an Order of the House of the 19th day of March, 1920, showing how many persons are employed in the enforcement of the Ontario Temperance Act. Presented to the Legislature, 29th March, 1920. Mr. McLeod. *Not Printed.*
- No. 71 Regulations of the Provincial Board of Health. Presented to the Legislature, 30th March, 1920. *Printed.*
- No. 72 Return to an Order of the House of the 12th day of March, 1920, for a Return of copies of:—(1) All correspondence or agreements entered into, between the Government of the Province of Ontario, or any officer or official thereof (subsequent to the Return presented to the House during the Session of 1919, being S.P. No. 73), and J. J. Carrick, or anyone in his behalf, or any other person or persons, company or corporation, relative to the sale of the Pic River and Black Sturgeon River Timber Limits in the District of Thunder Bay and the carrying out of the provisions of a certain agreement dated the 9th day of May, 1917, between the said Carrick and the Government of the Province of Ontario (as represented by the Minister of Lands, Forests and Mines), requiring as part of the consideration for the transfer of the said limits, the erection and operation of a pulp mill and a paper mill within a period of three years at an expenditure of not less than \$2,000,000, which said agreement was rescinded by a subsequent agreement bearing date the 8th day of May, 1918, whereby the Government relieved the said Carrick from carrying out the terms of the first-mentioned agreement, by reason of the alleged absence of suitable water power to permit of the operation of the said pulp and paper mills or warrant their erection; (2) all correspondence (subsequent to the Return above mentioned) between the Government of the Province of Ontario and the Hydro-Electric Power Commission of Ontario with reference to the supply of power for the operation of the said mills; (3) all correspondence (subsequent to the Return above mentioned) between the Hydro-Electric Power Commission of Ontario and the said Carrick, or any one in his behalf, with reference to the supply of power for the operation of the said mills. Presented to the Legislature, 31st March, 1920. Mr. Dewart. *Printed.*
- No. 73 Audit and report of G. T. Clarkson, F.C.A., upon the Ontario Power Company of Niagara Falls and the Ontario Transmission Company, Limited, for the year ending 31st October, 1919. Presented to the Legislature, 6th April, 1920. *Printed.*
- No. 74 Return to an Order of the House of the 7th April, 1920, for a Return showing:—1. The acreage sown to flax by the Department of Agriculture in 1918. 2. Number of bushels of flax seed produced. 3. To whom sold and price per bushel received. 4. Quantity flax fibre produced; to whom sold and price received. 5. Copies of all



- cables or other communications between the Government and the Agent-General in London regarding the growing of flax in Ontario during the year 1917. 6. Detailed cost of the experiment and net profit or loss to the Department. Presented to the Legislature, 8th April, 1920. Mr. *Henry*. *Printed*.
- No. 75 Return to an Order of the House of the 26th day of March, 1920, for a Return of copies of correspondence, tenders, contracts, vouchers, and all other papers, letters or documents in connection with the construction of the road in the Municipality of Orillia Township in the Electoral District of Simcoe East, from the Severn Bridge to Orillia, known as the Muskoka Road and constructed under the Northern Development Branch of the Lands, Forests and Mines Department between the dates of the 1st of September, 1919, and the 15th of November, 1919. Presented to the Legislature, 12th April, 1920. Mr. *Johnston (Simcoe)*. *Not Printed*.
- No. 76 Recommendations as a Basis of Adjustment of Difficulties which have arisen in the Kapuskasing Soldiers' Colony, with open letter with reference thereto addressed to the Soldiers of Kapuskasing. Presented to the Legislature, 13th April, 1920. *Not Printed*.
- No. 77 Copies of Orders-in-Council designation pursuant to section 14 of The Hospitals and Charitable Institutions Act, Hospitals, Refuges, Orphanages and Infants to which aid may be granted. Presented to the Legislature, 14th April, 1920. *Not Printed*.
- No. 78 Return to an Order of the House of the 7th April, 1920, for a Return showing the whole amount of \$88,853.30 (page 738, column 2, Public Accounts, 1918-19), expended in travelling, office and other expenses of the Soldiers' Aid Commission, and in what other manner this amount was expended. Presented to the Legislature, 14th April, 1920. Mr. *Pinard*. *Not Printed*.
- No. 79 Return to an Order of the House of the 22nd March, 1920, for a Return shewing:—1. All requests of memorials filed with the Minister of Public Works, or the Labour Department, during the years 1916, 1917, 1918, 1919 and 1920, to date, from Labour Organizations. Presented to the Legislature, 15th April, 1920. Mr. *Rankin*. *Printed*.
- No. 80 Report of Sir William Ralph Meredith and James Gunn, Esquire, Commissioners under Commission dated January 21st, 1919, in the matter of the Administration of Municipal Police Force throughout the Province, the Constitution of Police Commissioners, etc. Presented to the Legislature, 19th April, 1920. *Not Printed*.
- No. 81 Regulations of the Provincial Board of Health respecting Venereal Diseases. Presented to the Legislature, 21st April, 1920. *Printed for Distribution*.
- No. 82 Statement of the Civil Service Commissioner respecting the Public Service of Ontario, 1920. Presented to the Legislature, 24th March, 1920. *Not Printed*.



No. 83	Copies of correspondence between the Hydro-Electric Power Commission and others respecting meeting of Midland Municipal Association at Peterborough, April 28, 1920. Presented to the Legislature, 30th April, 1920. <i>Not Printed.</i>
No. 84	Return to an Order of 7th May, 1920, for a Return shewing:— 1. How many adding machines have been purchased or ordered by the different departments of the Government and how they are allotted to the departments. 2. What is the date of such purchases. 3. What is the cost of each machine and the name and place of business of the seller. Presented to the Legislature, 7th May, 1920. <i>Mr. Evanturel. Not Printed.</i>
No. 85	Return to an Order of the House of the 31st March, 1920, for a Return shewing:—1. Names of all Deputy Ministers, Chief Clerks and Clerks who, during the calendar years 1916, 1917, 1918 and 1919, applied on medical certificates for leave of absence from their duties in respect of the following departments: (a) Provincial Secretary and Registrar's Department; (b) King's Printer Department. 2. To which of the parties so applying was leave granted. 3. From which of them was leave withheld. 4. Whether the monthly payments of salary continued to the officials who were granted leaves of absence during such absence. Presented to the Legislature, 11th May, 1920. <i>Mr. Cooper (Toronto). Not Printed.</i>
No. 86	Return to an Order of the House of the 19th May, 1920, for a Return shewing in detail all payments and disbursements made under the heading of "Organization of Resources Committee, Expenses of Patriotic Fund and Red Cross Campaign. For expenses of the campaign to increase food production and for services and expenses of the Provincial Committee appointed under Organization of Resources Act":—In the Public Accounts of 1916-17, page 653, Organization of Resources Committee, accountable, \$111,000; In the Public Accounts for 1917-18, page 618, Organization of Resources Committee, accountable, \$260,000; In the Public Accounts for 1918-19, page 736, Organization of Resources Committee, advance, \$350,000—for which the note in the Public Accounts shows that no audit has been made in any year by the Audit Office. And also for any other sums that have been paid since the end of the last fiscal year in addition to the amount of the last-named advance down to the 1st day of April, 1920, on the same account. And further for the authority under Order-in-Council or otherwise, under which the said bulk sums granted in each year by special warrant were distributed to the funds, committees, organizations or individuals who received the same. Presented to the Legislature, 19th May, 1920. <i>Mr. Dewart. Not printed.</i>
No. 87	Report of Colin G. Snider, Commissioner in Enquiry respecting Ontario Hospital, Hamilton. Presented to the Legislature, 28th May, 1920. <i>Not Printed.</i>
No. 88	Report of Talbot Macbeth, Commissioner in Enquiry respecting the Ontario Hospital, London. Presented to the Legislature, 28th May, 1920. <i>Not Printed.</i>



- No. 89      Return to an Order of the House of the 19th March, 1920, for a Return of copies of all correspondence between the Minister of Justice of Canada or any other official of the Dominion Government on the one hand, and the late Premier of the Province of Ontario or any other Minister, officer or official of the Ontario Government, on the other hand, relating to the question of hours of labour being limited to eight hours *per diem*. Presented to the Legislature, 27th May, 1920. Mr. McAlpine. *Not Printed*.
- No. 90      Return to an Order of the House of the 21st May, 1920, for a Return shewing:—How many appointments have been made by the Government since November 14th, 1919, as follows: (a) name and address of person appointed; (b) to what position; (c) date of appointment; (d) salary paid or to be paid in each case; (e) is the appointment temporary or permanent. Presented to the Legislature, 28th May, 1920. Mr. Buckland. *Not Printed*.
- No. 91      Return to an Order of the House of the 22nd March, 1920, for a Return shewing:—1. Copies of all papers and correspondence between the present holders of export warehouse licenses and the License Board, or any member thereof. 2. Between such applicants and the Government, or any member thereof. 3. Between the License Board, and any member thereof, and the Government, or any member thereof. 4. And between any Member of the House, and any Member of the Government, or any member of the License Board. Presented to the Legislature, 28th May, 1920. Mr. Hogarth. *Not Printed*.
- No. 92      Return to an Order of the House of the 26th March, 1920, for a Return shewing: 1. The names of all civil servants dismissed, retired, or resigned, or whose positions have become vacant from any other cause from the first day of January, 1914. 2. The date of such dismissals, retirements, or resignations respectively. 3. The reason for the occurrence of each vacancy. 4. The salary obtained by the official at the time of removal. 5. The present salary of the new occupant, if any. Presented to the Legislature, 28th May, 1920. Mr. Dewart. *Not Printed*.
- No. 93      Return to an Order of the House of the 29th March, 1920, for a Return shewing:—1. How many appointments have been made to the following Government Departments since December 1st, 1919: Attorney-General's Department; Provincial Secretary's Department; Provincial Treasurer's Department; Department of Lands and Forests; Department of Agriculture; Department of Public Works; Department of Labour; Department of Mines. 2. How many of these positions have gone to returned soldiers. 3. And what were the salaries they received. Presented to the Legislature, 28th May, 1920. Mr. McNamara. *Not Printed*.







ANNUAL REPORT  
OF THE  
Inspector of Division Courts  
FOR THE  
PROVINCE OF ONTARIO  
FOR THE YEAR  
1919

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PRINTED BY ORDER OF  
THE LEGISLATIVE ASSEMBLY OF ONTARIO

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TORONTO:  
Printed by A. T. WILGRESS, Printer to the King's Most Excellent Majesty  
1920



TORONTO, March 5th, 1920.

*To His Honour LIONEL H. CLARKE,*  
*Lieutenant-Governor of Ontario.*

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present to Your Honour the Report of the Inspector of Division Courts of the Province of Ontario, for the year ending 31st December, 1919.

Respectfully submitted,

W. E. RANEY,

*Attorney-General.*



TORONTO, March 5th, 1920.

SIR,—I have the honour to submit herewith, to be presented to His Honour the Lieutenant-Governor, the Report of the Inspector of Division Courts, for the year ending 31st December, 1919.

I have the honour to be, Sir,

Your obedient servant,

J. B. MACDONALD,

*Inspector.*

TO THE HONOURABLE W. E. RANEY, K.C.,  
Attorney-General, Toronto.



# Annual Report of the INSPECTOR OF DIVISION COURTS

For the Province of Ontario

FOR THE YEAR ENDING 31st DECEMBER, 1919

TORONTO, March 5th, 1920.

To His Honour LIONEL H. CLARKE,

*Lieutenant-Governor of the Province of Ontario.*

MAY IT PLEASE YOUR HONOUR:

I have the honour to present the Annual Report of the business of the Division Courts of the Province of Ontario for the year ending 31st December, 1919, including a list of officials, a description of the limits of boundaries of the divisions in each county and district, a list of county officials, including the Judges, County Crown Attorneys and Clerks of the Peace.

The business transacted during the year shows a slight decrease in volume as compared with last year.

The Clerk's Association passed a resolution, among others, at their last meeting asking for increased jurisdiction, claiming that in consequence of the excessive cost of commodities, a debtor could so easily contract a debt much in excess of the present jurisdiction.

The increased jurisdiction asked for would, if granted, permit of many cases being tried in the Division Court, instead of the County Court, and the costs would be taxed at a much lower scale than in the County Court.

If this becomes law it will add materially to the business of Division Courts, and will in my opinion, be of great benefit to litigants in general who use these courts.

The business for the year is shown under the following tables as follows:

Table "A."—Statement of all Division Court business.

Table "B"—List of all Division Court Clerks with their Post Office addresses, etc.

Table "C."—List of all Bailiffs.

Table "D"—Limits and boundaries of the divisions, tariff of fees, etc.

The Division Court Board met at Walkerton on June 20th, 1919, and acting under section 15 and subsections of the Division Courts Act, the Sixth Division Court of the County of Bruce at Tiverton, was abolished, and the territory comprising it was distributed and added to the 3rd, 4th and 5th Divisions.

I am of opinion, that several other small offices should be abolished also.

Owing to the small amount of business transacted, and the correspondingly small emoluments, it is difficult to find men to fill many of these offices.

Where the duties can be combined with some other employment it works out more satisfactorily, but this is not always possible to arrange.

No legislation was enacted during the past Session affecting Division Courts.

A careful inspection of the 338 offices is continuously going on, and entails a great deal of labour when considered in connection with the vast extent of territory to be covered, embracing as it does the whole Province of Ontario, and I wish to bear testimony to the zeal and integrity of the officials of the courts throughout the Province, many of whom are at times confronted with difficult problems, and with one or two exceptions, their duties are discharged in a most satisfactory manner.

Changes are continually taking place in the officials of the courts, through death, resignation, etc., and in all cases, returned soldiers are given preference for the vacant positions if they can at all meet the requirements.

All of which is respectfully submitted.

I have the honour to be,

Your Honour's obedient servant,

J. B. MACDONALD,

*Inspector.*



TABLE

Return of Division Court Business from the 1st day of January

Name of County, United Counties, or District.	Number of Divisions.	Number of suits entered exclusive of transcripts of judgments and judgment summonses.	Amount of claims entered exclusive of transcripts of judgments and judgment summonses.	Number of transcripts of judgments received from other Courts.	Amount of claims received by transcripts of judgments from other Courts.	Number of judgment summonses issued.	Balance of cash in Court from the previous year.	Total amount of suitors' money paid into Court.	Total amount of suitors' money paid out of Court.	Balance of cash in Court.	Number of suits entered where the amount claimed does not exceed \$100, exclusive of transcripts of judgments from other Courts.
			\$ c.		\$ c.		c.	\$ c.	\$ c.	\$ c.	
Algoma .....	1	1,649	64,898 28	13	1,032 32	148	231 61	37,284 22	37,221 26	294 57	1,682
	2	21	1,172 22	8	724 90	2	67 32	757 31	751 55	33 08	18
	3	19	1,013 30	5	310 62	.....	35 65	695 35	655 35	.....	18
	6	10	399 87	4	282 91	1	.....	117 77	117 77	.....	10
	7	119	2,614 66	3	466 80	4	175 60	2,560 58	2,584 43	151 75	82
Brant.....	1	773	37,035 02	41	2,114 62	33	887 31	15,933 29	16,340 60	471 00	696
	2	84	2,907 59	4	297 26	.....	66 15	1,691 53	1,750 08	7 60	80
	3	37	1,448 84	3	150 01	.....	.....	1,346 30	1,335 05	11 25	36
	4	29	1,347 04	4	239 01	.....	21 00	1,032 57	1,032 57	21 00	25
	5	12	460 06	1	12 28	.....	5 00	331 02	333 02	3 00	11
Bruce.....	1	32	1,368 66	5	406 38	.....	.....	267 89	267 89	.....	30
	2	18	973 25	1	47 16	.....	24 00	561 50	561 50	24 00	15
	3	29	1,098 63	1	6 41	1	38 82	878 40	917 22	.....	28
	4	25	917 01	3	99 52	3	.....	518 22	518 22	.....	17
	5	54	2,687 92	2	187 25	17	.....	977 87	977 87	.....	38
	6	Abolished	.....	.....	.....	.....	.....	.....	.....	.....	.....
	7	42	1,926 47	6	463 45	.....	.....	746 00	672 96	73 90	30
	8	167	7,502 99	12	821 79	18	60 37	2,420 12	2,428 77	62 52	150
	9	10	520 85	1	6 96	.....	.....	370 98	370 98	.....	.....
	10	8	311 03	.....	.....	.....	.....	114 38	114 38	.....	.....
	11	42	1,787 77	2	48 89	.....	.....	1,389 62	1,389 62	.....	26
	12	33	1,423 97	2	23 07	8	.....	259 50	240 80	28 70	28
Carleton .....	1	2,050	73,514 74	32	1,556 48	399	2,161 65	20,135 10	20,458 89	1,837 86	2,385
	2	10	531 88	3	114 37	.....	.....	486 51	486 51	.....	9
	3	28	1,940 20	3	195 94	.....	.....	1,016 20	1,016 20	.....	20
	4	12	994 88	3	242 21	1	.....	1,045 38	1,045 38	.....	7
	5	5	232 89	1	39 07	1	30 00	238 59	268 59	.....	5
	6	37	1,707 25	2	244 49	.....	5 73	1,951 74	1,897 61	59 86	28
	7	461	9,801 41	5	270 71	50	139 58	3,108 47	3,076 13	171 92	506
Dufferin.....	1	81	3,360 37	1	44 38	5	.....	2,332 41	2,332 41	.....	79
	2	45	2,367 60	3	181 98	7	.....	1,401 57	1,401 57	.....	52
	3	5	343 45	.....	.....	.....	.....	129 00	129 00	.....	4
	4	1	51 00	.....	.....	.....	.....	51 00	51 00	.....	1
	5	16	804 12	2	170 05	.....	72 25	912 45	912 45	.....	13
Elgin .....	1	302	11,741 24	11	572 44	36	9 70	6,713 61	6,723 31	.....	185
	2	13	774 86	3	371 21	3	.....	473 56	473 56	.....	12
	3	568	23,693 08	22	1,042 57	49	.....	11,684 03	11,654 03	30 00	529
	4	50	2,407 80	7	331 26	6	24 11	1,946 61	1,914 18	56 54	50
Essex.....	1	222	6,500 71	2	.....	45	.....	5,105 00	5,105 00	.....	.....
	2	63	1,791 93	9	944 70	.....	.....	795 02	795 02	.....	34
	3	27	763 57	5	359 65	7	83 03	845 34	926 37	2 00	26
	4	45	2,715 14	.....	.....	.....	.....	1,396 22	1,396 22	.....	38
	5	78	3,769 90	7	652 73	6	238 01	1,851 82	1,526 61	563 22	67
	6	24	1,282 61	2	31 06	1	23 00	857 95	809 17	48 53	21
	7	457	32,125 00	150	2,506 00	305	203 80	20,584 51	20,197 31	287 20	170
	8	168	7,984 70	11	577 81	23	157 12	6,300 99	6,017 22	440 39	117
	9	27	1,498 69	3	106 44	1	.....	721 63	721 63	.....	24
	10	2	376 21	1	23 05	.....	.....	170 62	170 62	.....	1







A.—Continued.

to the 31st day of December, A.D. 1919, inclusive, shewing.—Continued.

Number of suits entered where claim does not exceed \$200.	Number of actions for tort, where the amount claimed does not exceed \$60.	Number of personal actions, where the parties consent thereto in writing and the amount claimed does not exceed \$100.	Number of actions of replevin, where the value of the goods or other property or effects distrained, taken or detained, does not exceed the sum of \$60.	Number of suits entered for claims not exceeding \$10.	Number of jury trials by juries summoned.	Amount paid to jurors summoned.	Number of jury trials by jurors called in pursuance of section 142, D.C.A.	Amount payable to County Treasurer for "Division Court Jury Fee Fund."	Amount of fees and emoluments payable to the Honourable the Treasurer for the use of the Province.	Number of instances in which the Judge has allowed costs to be taxed for Counsel, Attorney or Agents' fees.	The amount of costs so taxed.	Return of judgment debtors ordered to be committed.	The number of such debtors actually committed.	Clerk's returns of emoluments.	Bailiff's returns of emoluments.	Unclaimed moneys in pursuance of section 43, D.C.A.
30				175		\$ c.		\$ c.	\$ c.		\$ c.	14	1	\$ c.	\$ c.	\$ c.
1				5				1 00						77 45	62 00.	
1				15				1 46						138 00	94 75.	
2				1										11 05	24 40.	
3				8				1 25						135 65	93 06.	
								80						29 17	20 39.	
16				81	1	16 90		9 65		1	5 00	8	2	909 94	343 79	
9				15				3 05						157 15	52 75	
10				10				3 57						204 90	74 35	10 69
3	2			9	3	72 00		1 71						154 70	294 07	
2				3				80						31 26	151 61	17 00
5	1			17				1 78						136 55	98 90	1 00
6				2				1 95						80 90	166 38	
														60 40		
7	1			8	1	12 00		1 71				1		162 25	86 70	
1				2				64				1		31 69		
13				40				6 40				8		325 35	171 27	
3				1				1 65						170 70	140 86	
2				1				1 48						59 96	42 10	
2				5				33						34 47	29 15	
2				5				1 28						117 75	26 65	
				5				1 53						101 75	70 77	
4	1			10				1 72						111 55		
3				7										117 95	85 00	
3				2				1 32						47 39		
1				13				85						103 05		
1				1				42						49 51	15 00	
5				26				3 59						323 10	149 50	
35	8			252				20 83	38 07			12	8	2,190 35		
3				2				1 36		1	19 00	1		51 82	48 20	
								18						10 63		
1	2			9	1	12 00		1 21						126 44	150 45	
4	1			12				1 54				1		91 25	76 65	
12				22	1	19 30		5 88				1		298 61	243 70	
				7				33						24 19	11 81	
37	4			106				15 88		2	20 00	14		1,659 80	1,092 90	
1				11				1 27						78 13	69 74	
1				9				1 21						88 05	207 90	
8				23				5 57						240 11	198 68	
3				6	7	20 25		2 45						150 65	69 75	
6				14				2 39		1	10 00			136 65		
2								1 32						79 75	33 35	
6				1				2 16						67 31	60 15	
12	1			8				4 17						181 20		
4				3	1	12 00		1 21						39 05	40 05	
1				2		36 00		37						31 58	39 15	
7				19				2 25						123 55	71 87	
6				24				2 22						98 65	97 95	
2				9				1 08						57 17	64 45	
1				1				67						46 96	55 35	
2				2				1 01						71 27	26 70	



TABLE

Return of Division Court Business from the 1st day of January

Name of County, United Counties, or District.	Number of Divisions.	Number of suits entered exclusive of transcripts of judgments and judgment summonses.	Amount of claims entered exclusive of transcripts of judgments and judgment summonses.	Number of transcripts of judgments received from other Courts.	Amount of claims received by transcripts of judgments from other Courts.	Number of judgment summonses issued.	Balance of cash in Court from the previous year.	Total amount of suitors' money paid into Court.	Total amount of suitors' money paid out of Court.	Balance of cash in Court.	Number of suits entered where the amount claimed does not exceed \$100, exclusive of transcripts of judgments from other Courts.
			\$ c.		\$ c.		\$ c.	\$ c.	\$ c.	\$ c.	
Kenora .....	1	107	6,132 01			1	743 25	3,006 02	3,200 21	519 06	95
	2	3	226 10	1	49 21		8 70	8 70		8 70	2
	3	15	1,087 81			1	30 65	330 30	357 30	3 65	11
	4	2						250 23	123 14	127 07	2
Kent.....	1	577	26,952 00	19	617 77	80	1,554 40	9,700 79	9,616 49	1,638 70	499
	2										
	3	96	3,144 25	7	247 30	9	121 77	1,773 08	1,787 56	107 29	99
	4	126	4,377 01	9	636 47	14	2 70	3,678 89	3,651 59	30 00	8
	5	223	7,641 64	6	123 47	5	210 50	4,433 04	4,272 80	370 74	216
	6	40	2,462 26			6		1,300 66	1,300 66		32
	7	52	2,009 74	7	517 18	3	35 48	1,220 90	1,239 52	16 86	50
Lambton.....	1	636	20,693 37	22	1,024 48	65	468 29	13,377 28	13,511 31	334 26	616
	2	37	1,058 95	1	27 65		7 50	290 20	294 70	3 00	37
	3	25	1,212 01	2	178 28	1		959 81	959 81		21
	4	27	1,212 21	4	168 86	1	43 00	485 19	454 45	73 74	24
	5	53	1,765 61	5	315 61	4		1,559 55	1,557 55	2 00	48
	6	14	642 98	5	139 58			782 56	757 31	25 25	6
	8	117	5,003 19	3	68 87	7		2,379 73	2,379 73		105
	9	12	519 65	2	133 11	1		356 09	356 09		12
Lanark .....	1	134	4,370 06	4	247 99	14	57 73	2,238 71	2,224 44	72 00	114
	2	55	1,796 54	2	50 37	5	58 99	1,692 83	1,739 90	11 92	55
	3	85	2,745 36	4	325 31	16		1,260 57	1,260 57		97
	4	304	12,601 73	9	323 59	11	366 40	5,951 35	6,295 54	22 25	283
	5	13	296 37	4	173 77			481 40	481 40		13
Leeds and Grenville .....	1	582	16,802 57	7	270 69	11	42 88	9,631 44	9,645 87	28 45	568
	2	133	4,285 04	6	489 16	8	79 38	2,714 47	2,641 36	152 49	123
	3	67	2,495 86	8	377 44	2	9 69	1,247 40	1,245 52	11 57	62
	4	40	1,235 19	1			90 67	1,094 51	1,053 71	131 47	40
	5	37	1,051 87			2		621 14	621 14		37
	6	89	1,728 91	3	276 65	3		3,260 58	3,260 59		16
	7	8	236 86				5 94	69 23	69 23	5 94	
	8	65	2,918 88	7	578 31	5		1,932 36	1,897 86	34 50	60
	9	18	760 88	3	210 90	1	13 96	953 20	967 16		16
	10	10	716 49	3	288 26	1	58 66	365 65	402 80	21 51	8
	11	17	791 04	1	43 04			685 32	685 32		15
	12	13	640 89	1		3		375 17	375 17		11
Lennox and Addington....	1	119	3,008 89	5	274 29	13	157 60	1,895 80	1,942 00	151 60	101
	2	6	432 93	2	89 43			445 67	342 02	103 65	4
	3	1	65 21					65 21	65 21		1
	4	15	767 58			3	20 00	289 93	309 93		10
	5	10	394 25	1	32 70		17 13	229 19	229 19	17 13	6
	6	22	1,008 35					578 84	525 34	53 50	20
	7	20	632 58					273 53	273 53		19
	8	3	103 00				7 00	103 00	103 00	7 00	
	9	3	66 00					41 00	41 00		3

\*Part of year only.

A.—Continued.

to the 31st day of December, A.D. 1919, inclusive, shewing.—Continued.

Number of suits entered where claim does not exceed \$200.	Number of actions for tort, where the amount claimed does not exceed \$60.	Number of personal actions, where the parties consent thereto in writing and the amount claimed does not exceed \$100.	Number of actions of replevin, where the value of the goods or other property or effects distrained, taken or detained, does not exceed the sum of \$60.	Number of suits entered for claims not exceeding \$10.	Number of jury trials by juries summoned.	Amount paid to jurors summoned.	Number of jury trials by jurors called in pursuance of section 142, D.C.A.	Amount payable to County Treasurer for "Division Court Jury Fee Fund."	Amount of fees and emoluments payable to the Honourable the Treasurer for the use of the Province.	Number of instances in which the Judge has allowed costs to be taxed for Counsel, Attorney or Agents' fees.	The amount of costs so taxed.	Return of judgment debtors ordered to be committed.	The number of such debtors actually committed.	Clerk's returns of emoluments.	Bailiff's returns of emoluments.	Unclaimed moneys in pursuance of section 43, D.C.A.
						\$ c.		\$ c.	\$ c.		\$ c.			\$ c.	\$ c.	\$ c.
8			1	13										362 20	181 48	.....
1														6 30		.....
4														56 50	45 45	.....
														6 35		.....
65	5		1	105				28 54		3	30 00	27	1	1,594 60	508 28	.....
														386 01		.....
4			1	29				2 84		1	12 00	4		246 75	200 21	.....
2	32			36				4 03						137 85		.....
7			2	61				6 01		1	10 00	3		297 90		.....
29				6										592 55	387 38	9 25
5				7				2 66				1		*71 65	161 95	.....
														117 94	110 90	22
20			1	195	1	10 00		16 01		1	5 00			1,404 10	772 40	.....
				8				54						69 45	51 35	.....
5				2				2 01						72 73	128 18	.....
3				4				1 25						72 71	58 02	.....
5				11				2 00						84 55	55 15	.....
6								2 21						47 05	34 45	.....
12				32				5 19						226 41		.....
				1				42						31 15	36 55	.....
10	1			39				4 36						429 75		.....
2				8				1 58				4		149 45	128 60	.....
4				25				2 41				2		189 20	105 40	.....
21				60				12 31				5		827 80	350 08	.....
				6				15						56 80	56 93	.....
21				200				14 62				2		1,214 20	598 70	.....
9				33				4 51				2		302 75	269 45	.....
5			1	19				2 39				1		188 26	106 55	.....
				9				84				1		125 00	79 20	.....
				12				72						114 64	49 35	.....
5				14				3 35						220 75	228 99	.....
														17 79	11 25	.....
5			1	6				2 84						217 45	9 35	.....
3				8				96		1	5 00			57 85	51 90	.....
2				1				1 08						21 11		.....
2				4				86						44 14	40 40	.....
1	5			2				79						50 12	53 00	.....
2	3			35				2 37		2	7 00			220 15	149 70	.....
2								59						36 71		.....
3				3				6						3 90	4 70	.....
1				3				1 05				1	1	51 60	29 08	.....
2				3				43						25 60	28 65	.....
1				3				95						39 95	41 80	.....
				5				58						43 15	42 75	.....
								6						10 20	14 69	.....
				1				6						7 05	6 45	.....

\* Incomplete return.



TABLE

Return of Division Court Business from the 1st day of January

Name of County, United Counties, or District.	Number of Divisions.	Number of suits entered exclusive of transcripts of judgments and judgment summonses.	Amount of claims entered exclusive of transcripts of judgments and judgment summonses.	Number of transcripts of judgments received from other Courts.	Amount of claims received by transcripts of judgments from other Courts.	Number of judgment summonses issued.	Balance of cash in Court from the previous year.	Total amount of suitors' money paid into Court.	Total amount of suitors' money paid out of Court.	Balance of cash in Court.	Number of suits entered where the amount claimed does not exceed \$100, exclusive of transcripts of judgments from other Courts.
			\$ c.		\$ c.		\$ c.	\$ c.	\$ c.	\$ c.	
Lincoln. ....	1	76	3,043 76	...	...	4	114 17	1,678 23	1,678 23	144 17	74
	2	508	22,293 40	36	2,184 00	42	209 41	14,577 87	14,335 73	451 55	464
	3	36	2,058 73	7	437 35	5	45	1,314 58	1,313 58	1 45	.....
	4	89	3,092 04	9	783 78	19	81 66	2,936 79	2,817 44	201 01	70
	5	97	3,827 28	16	1,149 72	22	22 43	2,342 76	2,385 19	.....	89
Manitoulin .....	1	16	1,084 46	1	12 74	.....	.....	249 66	249 66	.....	13
	2	18	751 91	2	232 37	.....	26 71	533 69	560 40	.....	17
	3	4	135 21	.....	.....	.....	.....	135 21	135 21	.....	4
Middlesex .....	1	1,673	55,575 77	24	1,472 98	207	553 80	28,523 87	26,202 83	2,874 84	1,572
	2	57	2,105 52	1	89 85	.....	.....	1,737 87	1,737 87	.....	55
	3	34	1,313 28	5	337 32	1	55 03	591 78	617 11	29 70	31
	4	26	1,251 00	2	116 00	2	34 77	712 21	697 21	15 00	16
	5	61	1,852 13	8	468 34	5	96 10	1,110 81	1,086 31	120 60	58
	6	30	1,607 87	4	171 37	5	.....	884 56	874 56	10 00	26
	7	36	1,540 05	3	43 48	2	87 58	682 81	658 10	112 29	40
	8	6	222 60	8	597 72	2	.....	232 38	232 38	.....	5
	9	347	8,254 90	10	538 25	65	139 28	3,993 61	3,054 02	378 89	335
Nipissing .....	1	155	5,242 24	14	991 75	4	37 08	1,945 19	1,766 72	215 55	13
	2	42	1,709 59	5	228 15	1	41 60	1,031 77	990 65	82 72	39
	3	396	18,245 53	17	892 43	30	54 88	7,239 60	7,230 31	64 17	366
Norfolk.....	1	234	6,981 68	3	174 69	30	525 25	3,951 77	3,683 44	268 33	169
	2	63	1,571 04	4	284 85	7	5 00	1 166 76	1,171 76	11 15	60
	3	6	309 75	1	10 30	2	.....	235 10	235 10	.....	5
	4	34	1,424 06	11	833 65	3	27 21	1,120 97	1,148 68	.....	34
	5	10	509 12	2	93 31	.....	.....	241 04	241 04	.....	9
	6	60	2,238 12	7	342 12	5	.....	1,167 56	1,167 56	.....	57
	7	25	1,093 38	3	137 34	3	3 45	462 03	465 48	.....	24
	8	29	714 53	3	176 77	5	77 00	381 44	406 09	52 32	31
Northumberland and Durham..	1	82	4,071 39	5	247 97	7	68 32	1,251 40	1,043 68	276 04	72
	2	16	778 02	3	151 90	.....	36 13	475 50	493 25	18 38	15
	3	78	3,317 79	5	159 94	.....	.....	1,201 61	1,195 79	5 82	69
	4	28	1,554 36	3	178 56	.....	.....	967 15	967 15	.....	22
	5	165	7,112 73	4	227 08	9	.....	2,929 49	2,929 49	.....	148
	6	13	530 43	.....	.....	.....	12 75	383 11	383 11	.....	12
	7	104	4,314 95	4	518 96	6	46 70	1,463 25	1,463 25	96 67	98
	8	100	4,067 00	16	726 00	10	7 00	2,660 01	2,660 01	.....	89
	9	29	1,508 07	5	227 10	.....	.....	1,075 32	1,075 32	.....	27
	10	12	308 84	1	.....	.....	.....	125 43	125 43	.....	12
	11	128	4,477 23	4	238 28	3	293 47	2,908 34	2,908 34	174 56	117
Ontario.....	1	190	7,524 11	25	1,389 55	8	21 99	4,159 56	4,046 18	113 38	176
	2	21	1,301 18	3	53 40	2	.....	848 20	848 20	.....	18
	3	38	2,087 85	.....	.....	.....	.....	1,015 73	1,015 73	.....	34
	4	49	1,792 47	1	85 75	2	.....	745 57	745 57	.....	31
	5	23	1,591 52	3	39 82	.....	59 66	343 76	398 65	49 59	19
	6	9	281 74	4	126 79	.....	.....	408 53	408 53	.....	9
	7	17	923 39	3	104 27	2	.....	949 39	931 39	18 00	14

A.—Continued.

to the 31st day of December, A.D. 1919, inclusive, shewing.—Continued.

Number of suits entered where claim does not exceed \$200.	Number of actions for tort, where the amount claimed does not exceed \$60.	Number of personal actions, where the parties consent thereto in writing and the amount claimed does not exceed \$100.	Number of actions of replevin, where the value of the goods or other property or effects distrained, taken or detained, does not exceed the sum of \$60.	Number of suits entered for claims not exceeding \$10.	Number of jury trials by juries summoned.	Amount paid to jurors summoned.	Number of jury trials by jurors called in pursuance of section 142, D.C.A.	Amount payable to County Treasurer for "Division Court Jury Fee Fund."	Amount of fees and emoluments payable to the Honourable the Treasurer for the use of the Province.	Number of instances in which the Judge has allowed costs to be taxed for Counsel, Attorney or Agents' fees.	The amount of costs so taxed.	Return of judgment debtors ordered to be committed.	The number of such debtors actually committed.	Clerk's returns of emoluments.	Bailiff's returns of emoluments.	Unclaimed moneys in pursuance of section 43, D.C.A.
						\$ c.		\$ c.	\$ c.		\$ c.			\$ c.	\$ c.	\$ c.
2	2			9				2 39				1		176 25	141 84	
44	5		2	70				22 19		5	38 00	5		1,451 35	952 30	13 64
				6				1 72				2		137 00	143 78	
2	4		1	17				2 42						258 25	173 13	
8				46				3 12		2	20 00	2		315 19	205 94	
3	1			1										27 05	42 20	
1			1	3										46 19	59 70	
														17 10	10 30	
101			2	552				51 83	419 16	1	5 00	3		3,897 22	1,991 10	
2				10				1 61						106 90	92 13	
4				13				1 54						76 73		
								92						73 41	83 24	
3								1 65				1		169 55	118 33	
3				19	1	1 00		1 66						91 08	57 00	
4				4	1	14 70		1 57						84 63	81 45	
5				13	1	18 60	1	18						31 25	72 50	
	1							7 40						784 25	342 00	
6				110								2				
8				20										299 03	274 45	
2	1			6						1	10 00			106 15	33 35	
30				41						4	16 00	6		1,143 45	730 09	
4				71				5 26				3		431 85	425 00	
3		3		18				1 50				2		104 45	107 65	
1				1				37						19 45		
1				4				1 12						105 85		
1														31 90	30 50	
3														141 15	152 25	
1				10				1 92						78 70	44 50	
1				6				91						56 96	33 42	
								82								
9	1			11				4 12						52 60	45 53	9 88
1								73						199 55		
8				27				3 26						72 55		
6				1				2 01						331 35	252 67	
14		1		40	1	25 40		7 22		1	10 00			32 30	49 62	
1	1			1				49						280 10	189 60	
4				13				3 69		1	10 00	6		261 55	173 10	
13				26				4 93		1	8 00			75 79	52 06	
2				5				1 31				1			25 55	
				2												
8	2			28				4 56						306 87		
10			1	22	1	14 00		6 58						434 65	605 86	
4								1 51						62 07	57 35	
4								1 96		2	20 00			105 50	133 90	
3	2			13				1 59						114 10	67 75	
4				3				1 54						59 15	44 68	
				2				24						18 55	14 45	
3				4	2	24 00		90						62 00	12 30	



TABLE

## Return of Division Court Business from the 1st day of January

Name of County, United Counties, or District.	Number of Divisions.	Number of suits entered exclusive of transcripts of judgments and judgment summonses.	Amount of claims entered exclusive of transcripts of judgments and judgment summonses.	Number of transcripts of judgments received from other Courts.	Amount of claims received by transcripts of judgments from other Courts.	Number of judgment summonses issued.	Balance of cash in Court from the previous year.	Total amount of suitors' money paid into Court.	Total amount of suitors' money paid out of Court.	Balance of cash in Court.	Number of suits entered where the amount claimed does not exceed \$100, exclusive of transcripts of judgments from other Courts.
			\$ c.		\$ c.		\$ c.	\$ c.	\$ c.	\$ c.	
Oxford.....	1	657	18,167 54	14	989 06	175	228 72	11,537 81	11,627 38	139 15	219
	2	28	974 42	3	240 91	.....	3 00	904 12	907 12	.....	26
	3	11	689 23	.....	.....	.....	.....	448 46	448 46	.....	5
	4	91	3,579 43	12	657 18	7	216 03	2,701 83	2,720 36	197 50	92
	5	206	7,307 32	7	424 89	13	410 17	4,223 12	4,375 31	257 97	196
	6	221	7,845 59	11	789 30	12	55 75	2,485 43	2,534 18	7 00	175
	7	14	472 83	1	.....	3	.....	355 18	354 28	90	13
Parry Sound....	1	181	6,964 32	5	152 72	2	514 83	4,308 85	4,259 08	564 60	168
	2	6	510 42	2	278 89	.....	.....	152 17	152 17	.....	4
	3	4	274 50	.....	.....	.....	3 65	7 00	10 16	.....	3
	4	57	795 60	9	580 09	3	56 00	1,889 47	1,932 69	12 78	57
	5	14	595 68	.....	.....	.....	72 19	258 09	330 28	.....	14
	6	30	2,153 27	3	62 56	1	51 00	350 43	333 46	67 97	23
	7	41	2,129 12	1	34 07	.....	.....	1,194 56	1,194 56	.....	38
Peel.....	1	43	2,568 32	5	446 47	1	.....	1,036 10	1,036 10	.....	32
	2	34	1,134 67	16	674 06	2	.....	865 25	857 23	8 00	33
	3	33	1,751 72	7	367 53	4	.....	539 54	539 54	.....	33
	4	Vacant	.....	.....	.....	.....	.....	.....	.....	.....	.....
Perth .....	1	369	13,985 27	21	1,411 29	68	73 68	7,410 49	7,458 16	26 01	335
	2	57	2,284 84	8	812 64	4	.....	514 96	514 96	.....	42
	3	162	4,957 48	2	285 11	7	30 50	2,004 15	2,004 15	30 50	156
	4	2	76 78	2	.....	.....	.....	111 03	111 03	.....	.....
	5	25	1,494 61	2	156 14	.....	.....	642 40	642 40	.....	24
	6	120	4,707 97	11	411 17	26	.....	2,830 91	2,830 91	.....	108
Peterborough ..	1	411	14,455 53	53	780 30	52	284 76	7,020 42	7,061 65	243 53	387
	2	19	1,700 00	.....	.....	2	.....	1,123 22	1,011 22	109 00	17
	3	21	804 95	3	79 91	2	50 00	878 13	868 99	59 14	21
	4	No business	.....	.....	.....	.....	.....	.....	.....	.....	.....
	5	78	2,901 03	6	319 29	2	122 12	1,539 21	1,517 23	144 10	72
	6	1	85 00	.....	.....	.....	.....	45 25	45 29	.....	1
Prescott and Russell.....	1	13	593 34	.....	.....	1	.....	257 64	257 64	.....	13
	2	84	3,499 33	1	30 55	5	.....	1,581 47	1,581 47	.....	74
	3	12	566 85	.....	.....	.....	.....	261 46	234 52	26 94	10
	4	53	2,667 66	.....	.....	5	.....	1,143 09	1,143 09	.....	45
	5	5	107 78	.....	.....	1	.....	363 23	363 23	.....	.....
	6	38	2,485 53	6	541 20	3	.....	1,653 28	1,653 28	.....	30
	7	236	5,340 00	.....	.....	14	.....	3,181 77	3,181 77	.....	2
	8	43	1,096 79	1	103 24	3	.....	703 29	703 29	.....	30
	9	Vacant	.....	.....	.....	.....	.....	.....	.....	.....	.....
	10	90	3,884 37	4	140 92	3	338 94	1,600 13	1,632 21	306 86	84
	11	35	2,222 62	2	294 72	2	.....	607 56	607 56	.....	30
Prince Edward..	1	220	6,928 60	.....	410 79	174	72 23	4,201 06	4,037 52	235 77	384
	2	2	49 00	.....	.....	.....	.....	45 80	45 80	.....	2
	3	No business	.....	.....	.....	.....	.....	.....	.....	.....	.....
	4	20	916 52	7	384 25	.....	.....	456 13	412 13	44 00	18
	5	31	1,165 76	.....	.....	.....	15 00	520 45	527 45	8 00	28
	6	1	8 00	.....	.....	.....	.....	10 25	10 25	.....	1
	7	12	481 60	4	137 59	2	.....	228 36	189 36	39 00	11
	8	3	95 00	.....	.....	.....	.....	35 25	35 25	.....	.....





TABLE

Return of Division Court Business from the 1st day of January

Name of County, United Counties, or District.	Number of Divisions.	Number of suits entered exclusive of transcripts of judgments and judgment summonses.	Amount of claims entered exclusive of transcripts of judgments and judgment summonses.	Number of transcripts of judgments received from other Courts.	Amount of claims received by transcripts of judgments from other Courts.	Number of judgment summonses issued.	Balance of cash in Court from the previous year.	Total amount of suitors' money paid into Court.	Total amount of suitors' money paid out of Court.	Balance of cash in Court.	Number of suits entered where the amount claimed does not exceed \$100, exclusive of transcripts of judgments from other Courts.
			\$ c.		\$ c.		\$ c.	\$ c.	\$ c.	\$ c.	
Rainy River....	1	104	6,799 87	2	34 99	2	285 41	3,169 08	3,115 96	338 53	74
	2	No clerk									
	3	35	1,625 04	1	.....	.....	512 94	702 96	1,110 98	104 92	35
Renfrew .....	1	239	8,063 36	5	289 10	16	.....	2,798 98	2,601 19	197 79	230
	2	10	392 58	.....	.....	3	.....	121 95	121 95	.....	10
	3	214	2,419 45	12	852 78	28	95 05	3,331 82	3,067 51	359 36	208
	4	103	4,675 54	6	309 38	19	62 07	2,666 36	2,651 61	76 82	92
	5	34	1,473 04	.....	.....	2	130 00	714 01	714 01	130 00	32
	6	19	781 54	.....	.....	.....	98 14	460 91	559 05	.....	17
	7	94	4,179 25	3	248 88	.....	20 80	1,797 13	1,799 68	17 95	84
Simcoe .....	1	241	9,763 82	5	599 17	21	485 61	4,660 18	4,887 63	258 16	172
	2	51	2,091 64	1	246 68	6	66 25	1,133 52	920 23	279 54	47
	3	32	1,348 58	1	110 19	2	28 66	1,145 68	1,167 48	6 86	30
	4	129	6,497 33	13	824 08	2	25 15	2,987 17	2,886 78	125 54	119
	5	19	816 93	3	233 56	4	141 24	444 28	519 09	66 43	18
	6	435	14,102 00	11	682 95	55	324 17	6,481 13	6,282 92	198 25	476
	7	23	719 09	2	230 13	.....	.....	626 08	626 08	.....	19
	8	50	2,345 84	2	19 69	1	72 29	1,368 48	1,420 67	20 00	42
	9	611	18,269 31	4	404 43	10	958 92	12,185 01	12,415 48	728 45	590
	10	52	2,091 90	1	97 47	7	.....	1,345 99	1,218 37	127 62	50
Stormont, Dundas and Glengarry	1	54	3,787 45	14	552 41	11	25 55	2,462 09	2,487 64	.....	34
	2	126	6,665 13	3	88 41	26	27 00	2,785 53	2,765 91	46 62	96
	3	619	17,578 71	5	341 31	181	.....	7,111 94	6,886 76	138 03	598
	4	41	1,547 34	1	12 67	8	.....	918 52	918 52	.....	38
	5	45	1,479 00	5	278 06	15	16 44	1,205 98	1,214 75	7 62	44
	6	20	561 57	.....	.....	1	.....	118 22	84 22	34 00	20
	7	36	1,782 75	6	326 40	2	12 00	1,342 67	1,332 67	22 00	33
	8	47	2,518 62	7	441 59	4	120 00	1,233 66	1,353 66	.....	45
	9	45	2,250 05	2	109 56	3	.....	1,331 96	1,331 96	.....	32
	10	72	3,760 71	1	182 44	7	93 50	2,467 12	2,380 96	169 66	61
	11	31	1,308 07	1	20 30	2	30 00	1,033 51	933 51	130 00	28
	12	40	1,320 70	4	238 00	1	2 35	618 36	618 36	2 35	40
Sudbury .....	1	848	51,424 00	35	1,147 00	38	2,298 75	16,426 33	16,855 93	1,869 15	725
	2	77	2,940 83	14	1,244 07	1	.....	.....	.....	.....	62
	3	45	2,156 73	6	184 37	.....	136 73	982 49	853 93	265 29	42
	4	20	1,254 03	.....	80 59	.....	.....	1,306 74	1,306 74	.....	17
	5	83	3,829 37	2	127 80	.....	.....	2,301 38	2,301 38	.....	75
Timiskaming ...	1	395	19,706 94	21	1,209 22	79	352 67	9,484 53	9,441 08	396 12	362
	2	383	20,910 39	19	1,206 66	113	272 87	8,192 70	8,211 54	254 03	324
	3	30	1,035 72	8	535 03	.....	.....	573 22	402 55	170 67	26
	4	36	.....	.....	.....	.....	.....	641 39	641 39	.....	30
	5	509	20,865 09	15	1,026 16	28	6,518 52	12,550 99	17,481 46	1,588 05	424
	6	237	15,524 84	17	1,626 31	12	1,198 52	7,002 79	6,875 60	1,326 11	205
	7	129	8,054 50	15	215 35	1	193 32	3,271 11	3,097 68	366 75	110
Thunder Bay ...	1	539	28,685 30	21	1,292 93	22	265 60	11,369 62	11,343 13	292 09	425
	3	509	27,196 13	11	638 67	30	999 34	10,143 66	10,421 58	721 42	305

A.—Continued.  
to the 31st day of December, A.D. 1919, inclusive, shewing.—Continued.

Number of suits entered where claim does not exceed \$200.		Number of actions for tort, where the amount claimed does not exceed \$60.		Number of personal actions, where the parties consent thereto in writing and the amount claimed does not exceed \$100.		Number of actions of replevin, where the value of the goods or other property or effects distrained, taken or detained, does not exceed the sum of \$60.		Number of suits entered for claims not exceeding \$10.		Number of jury trials by juries summoned.		Amount paid to jurors summoned.		Number of jury trials by jurors called in pursuance of section 142, D.C.A.		Amount payable to County Treasurer for "Division Court Jury Fee Fund."		Amount of fees and emoluments payable to the Honourable the Treasurer for the use of the Province.		Number of instances in which the Judge has allowed costs to be taxed for Counsel, Attorney or Agents' fees.		The amount of costs so taxed.		Return of judgment debtors ordered to be committed.		The number of such debtors actually committed.		Clerk's returns of emoluments.		Bailiff's returns of emoluments.		Unclaimed moneys in pursuance of section 43, D.C.A.		
												\$	c			\$	c.	\$	c.			\$	c.			\$	c.	\$	c.	\$	c.	\$	c.	
14	5							11																				296	50					
1								5																				67	65					
7								46								7	80							2				596	15	245	83	18	81	
6								1									33										24	49	18	55				
10	1					1		17	1	12	00					5	79							5				430	75	222	84			
2								3									4	85						2				300	30	134	75			
2																	1	40										65	20					
7								14																				45	67	40	70			
																	4	03										222	84	240	24			
19	2							50									8	93						3				657	57	167	19			
4								15									1	90						5				155	75	99	90			
2								3									1	28						1				81	45	134	75			
10								19									5	71										365	75	276	74	5	00	
1								3										67										52	75	107	27			
14	2							131									11	12						15	3			1,034	00	532	39			
3								5										96										55	65	80	60			
4								4									1	76										154	54	133	36			
21								182									14	61										1,479	90	1,030	21			
2	3							7									1	70										171	70	110	00			
14								6									5	21		1	8	00						175	00	211	48			
18	1							12									8	04		3	12	00						396	37	369	86			
29																	15	98		1	5	00						1,756	65	1,023	93			
3								8									1	56										137	55	160	37			
2								10									1	68										148	23	70	75			
								6										89										59	87					
3	1							4									1	68										109	05	180	46			
4								6									2	57										130	45	94	75			
5								7									2	24										118	20	280	00			
8								9									4	02										198	90	141	47			
3								4									1	38		1	5	00						107	63	160	05			
1								9									1	42		1	4	00						84	63	99	46			
130								71											135	38								2,676	90	1,992	12	73	90	
15								5																				*		323	70			
3	1							12																				106	90			6	89	
2																												54	12					
7								7																				165	26	43	60			
33	20							51	1	6	00									1	5	00	16	2			1,292	30	875	72	48	75		
56								43												1	10	00	28				1,200	60	858	51				
								2												1	10	00						68	50	*				
6																												19	34					
31								54																				1,458	91	1,279	43			
42	2							14												1	5	00						706	40	598	30	4	00	
20								6												1	3	00						393	76	403	37			
95																											1,417	87	{ 2 90		978	59		
64	13							45												7	42	90					1,073	48	882	00				

\* Incomplete returns



TABLE

Return of Division Court Business from the 1st day of January

Name of County, United Counties, or District.	Number of Divisions.	Number of suits entered exclusive of transcripts of judgments and judgment summonses.	Amount of claims entered exclusive of transcripts of judgments and judgment summonses.	Number of transcripts of judgments received from other Courts.	Amount of claims received by transcripts of judgments from other Courts.	Number of judgment summonses issued.	Balance of cash in Court from the previous year.	Total amount of suitors' money paid into Court.	Total amount of suitors' money paid out of Court.	Balance of cash in Court.	Number of suits entered where the amount claimed does not exceed \$100, exclusive of transcripts of judgments from other Courts.
			\$ c.		\$ c.		\$ c.	\$ c.	\$ c.	\$ c.	
Victoria .....	1	10	350 59				350 59	350 59	350 59	38 00	23
	2	25	750 90			1	38 00	38 00	265 00		21
	3	21	654 48	2	101 03	1			235 96		
	4	8	215 72						123 70		
	5	251	9,367 18	12	776 42	22	20 91	20 91	4,088 17		237
	6	6	337 15					310 85	310 85		5
	7	Vacant									
Waterloo .....	1	847	25,550 10	25	1,391 85	55	137 84	14,511 45	14,568 99	80 30	860
	2	257	6,523 81	8	381 25	19		3,606 44	3,606 44		249
	3	399	11,371 33	8	395 98	125	27 19	5,633 06	5,641 16	19 09	385
	4	31	1,021 93	1	5 87	2		686 92	628 09	58 83	31
	5	31	1,510 54	1	39 77	2		991 86	991 86		28
	6	19	1,285 95				1 00	448 93	449 93		14
	7	15	606 98				136 63	244 82	220 56	160 89	14
Welland .....	1	673	24,079 33	31	2,093 25	106	94 19	13,592 42	13,203 05	483 56	639
	2	24	1,129 14	6	308 20	8		624 15	624 15		21
	3	126	5,184 74	17	932 07	34	13 03	4,061 85	4,070 83	4 05	142
	4	502	19,802 92	13	560 17	35	1,699 47	9,791 50	9,959 45	1,531 52	501
	5	75	2,364 56	5	474 87	1	318 50	1,586 36	1,750 16	154 70	73
	6	180	5,903 14	9	382 11	1	55 39	3,804 85	3,813 51	46 73	180
Wellington.....	1	518	14,507 47	27	1,704 27	77	396 70	9,545 79	9,853 28	89 21	302
	2	9	384 61					291 91	291 91		8
	3	5	171 58	2	183 89			191 55	101 55	90 00	5
	4	46	1,714 94	3	201 70	2		1,183 38	1,147 23	36 15	42
	5	19	681 14	2	46 00		15 93	521 70	521 70	15 93	18
	6	41	1,447 61	3	157 45	6	50 50	998 14	1,015 92	32 75	38
	7	62	2,123 76	2	50 36	4	156 73	1,130 12	1,216 00	70 85	56
	8	54	2,608 93	4	154 04	3	219 78	1,985 57	1,830 99	374 36	5
	10	27	1,301 55	8	385 22	3	177 12	535 97	548 02	165 07	23
	11	36	2,283 36	4	312 36		70 09	1,340 33	1,243 66	167 77	29
Wentworth .....	1	875	39,833 16	23	1,117 53	66	607 72	16,012 49	16,352 23	267 98	842
	2	134	5,030 50	14	937 08	8		1,452 62	1,452 62		122
	3	26	1,472 98		293 65	1		497 24	497 24		26
	4	20	707 28	3	74 98	1		582 73	582 73		20
	5	51	2,335 08	14	547 60	3		1,037 54	1,037 54		63
	7	No business									
	8	1	11 75					11 75	11 75		
	9	1,305	58,810 31	41	2,202 94	85	599 13	24,251 06	24,020 22	869 97	1,209
York... ..	1	3,847	181,863 05	123	2,272 95	288	1,851 78	47,946 07	47,050 85	2,747 00	3,572
	2	39	1,998 25	2	155 15	4		800 67	800 67		33
	3	84	1,840 95	6	214 33	10	90	2,187 53	2,098 63	88 90	83
	4	133	5,788 94	12	1,070 75	20	107 87	1,894 28	1,907 38	94 87	121
	5	28	1,191 08	2	94 44	1	206 32	977 98	926 56	157 65	28
	6	85	4,009 13	8	615 74	16	85 30	2,233 05	2,239 90	78 45	77
	7	25	1,448 92	2	169 63	3	179 13	1,344 15	1,280 89	242 39	18
	8	436	18,585 81	27	1,891 71	84	204 82	7,789 26	7,858 67	135 41	403
	9	26	1,310 67	14	1,031 64	5		816 76	806 76	10 00	20
	10	2,397	118,242 74	58	3,866 08	258	2,110 58	19,618 54	20,138 85	1,590 27	2,215
Total.....	338	46,818	1,955,563 60	2,305	118,953 30	4,810	45,250 68	876,060 48	821,199 20	42,749 11	41,725

A.—Concluded.

to the 31st day of December, A.D. 1919, inclusive, shewing.—Concluded.

Number of suits entered where claim does not exceed \$200.	Number of actions for tort, where the amount claimed does not exceed \$60.	Number of personal actions, where the parties consent thereto in writing and the amount claimed does not exceed \$100.	Number of actions of replevin, where the value of the goods or other property or effects distrained, taken or detained, does not exceed the sum of \$60.	Number of suits entered for claims not exceeding \$10.	Number of jury trials by juries summoned.	Amount paid to jurors summoned.	Number of jury trials by jurors called in pursuance of section 142, D. C. A.	Amount payable to County Treasurer for "Division Court Jury Fee Fund."	Amount of fees and emoluments payable to the Honourable the Treasurer for the use of the Province.	Number of instances in which the Judge has allowed costs to be taxed for Counsel, Attorney or Agents' fees.	The amount of costs so taxed.	Return of judgment debtors ordered to be committed.	The number of such debtors actually committed.	Clerk's returns of emoluments.	Bailiff's returns of emoluments.	Unclaimed moneys in pursuance of Section 43, D. C. A.
						\$ c.		\$ c.	\$ c.		\$ c.			\$ c.	\$ c.	\$ c.
2			4					27						20 75	16 80	
				4				86						74 62	44 62	
				2				33						43 10	28 11	
14			1	59				8 09				4		25 05	15 10	
1								37						530 65	320 80	
														11 95		
37	6			263	1	12 00		21 75	2	10 00	17	1	1,855 10	1,162 81		
8				83				5 45	1	5 00	1		589 65	269 65		
14				132				9 23					1,072 40	437 51		
			1	8				63				1	63 12			
3	1			8				1 44					79 20	41 20		
4				3				1 58	1	10 00	22		46 40	47 55		
1				6				55					32 05	28 05	72 63	
34				153	3	47 00		20 82	1	10 00	26		1,803 20	1,173 48		
2				8								2	93 55	76 27		
17				20				5 39				6	363 25	534 00		
36				97	1	7 00		18 30	1	10 00	3		1,351 35	1,152 53		
1				11				2 48					180 40			
8				46				5 27					399 25	211 60		
23			1	193				13 52				14	1	1,279 85	{ 359 45	
1				2				43						26 45	{ 507 16	
				1				9						13 50	{ 11 90	
4				10				1 75						136 31	{ 136 31	
1			1	6	1	12 00		67						58 09	6 75	
3				15				1 48						89 40		
5			1	16				2 09						167 07		
2				9				2 18						137 68		
4	2			7				1 48						169 45		
3	2			2				1 77						83 05		
														101 13		
71	16			112	1	12 00		37 77	80 00	5	50 00	1		2,400 00	1,258 24	9 65
10	1			41				4 69		1	10 00	1		299 90	165 33	
			1	7				98				1		45 85	43 50	
				4				48						52 90		
5				1				2 48						138 23		
															17 86	
								6						1 65	7 20	
100	12			209	3	36 00		54 31	201 99	2	20 00	17	1	3,009 95	1,781 00	
275			13	539				159 77	1,923 44	6	30 00	159		8,183 60	6,538 12	41 85
6				5				2 40						94 30		
9	1			15				3 86						215 35	222 95	
11				34				5 34		1	5 00	5		271 25	264 64	
	2			3	1	14 40	1	84						97 10	78 86	
10				14				4 33				3		263 95	200 20	
3								1 59				3		81 00		
33	12		4	66				17 97				15		864 75	1,212 85	
3	1			3				1 32						99 35	98 20	
169	10		11	275				115 41	833 20	12	10 00	91	1	5,277 35	4,730 41	79 60
3,356	257	63	92	9,384	54	657 15	3	1,444 77	4,655 55	97	696 90	987	64			487 41



TABLE B.

**LIST** of Division Court clerks, their post office address, their county or district and number of division in which their Courts are situated, for the Province of Ontario, up to the 31st December, 1919, inclusive. (Lists corrected up to date of printing.)

County or District.	No. of Division.	Clerk.	Post office address.
Algoma.....	1	Jno. Munnoch.....	Sault Ste. Marie
	2	Wm. White.....	Bruce Mines
	3	Thos. Dodds .....	Thessalon
	6	W. F. Adams.....	Richard's Landing
	7	J. A. Hawkins .....	Blind River
Brant .....	1	James C. Spence.....	Brantford
	2	Jas. Smiley.....	Paris
	3	A. E. Green.....	St. George
	4	W. F. Miles.....	Burford
	5	Walter E. Hooker .....	Scotland
Bruce.....	1	N. Crawford .....	Walkerton
	2	John K. McLean.....	Teeswater
	3	A. G. Macintyre .....	Kincardine
	4	J. C. Gibson.....	Paisley
	5	J. A. Chapman.....	Port Elgin
	7	J. R. Vandusen.....	Tara
	8	J. H. Fielding.....	Wiarton
	9	Angus Martyn.....	Ripley
	10	John Pettigrew.....	Lion's Head
	11	W. J. Little.....	Lucknow
	12	C. E. Biehn.....	Chesley
Carleton.....	1	C. A. E. Blanchet .....	Ottawa
	2	Wm. McElroy.....	Richmond
	3	Jas. H. Wilson, Jr.....	Carp
	4	A. S. Russell.....	Galetta
	5	W. H. Leech .....	North Gower
	6	T. A. Hicks .....	Metcalf
	7	W. A. Mason.....	Ottawa
Dufferin.....	1	J. M. Bennett .....	Orangeville
	2	W. H. Lamon.....	Shelburne
	3	John Ferris.....	Stanton
	4	Robt. Orr.....	Mono Mills
	5	W. A. Wansborough ....	Grand Valley
Elgin .....	1	E. C. Monteith.....	Aylmer
	2	John McIntyre .....	St. Thomas
	3	John McIntyre .....	St. Thomas
	4	M. S. Smith ..	Dutton
Essex ....	1	Jos. White.....	Sandwich
	2	W. A. McCormick .....	Amherstburg
	3	Geo. Pearce.....	Kingsville
	4	C. Bell .....	Harrow
	5	C. A. Edsall .....	Leamington
	6	H. Taylor.....	Belle River
	7	J. D. A. Deziel .....	Windsor
	8	Wm. Laing .....	Essex
	9	A. J. Brown.....	Comber
	10	L. D. Warner .....	Pelee Island

## List of Division Court Clerks.—Continued.

County or District.	No. of Division.	Clerk.	Post office address.
Frontenac .....	1	Thos. Lambert .....	Kingston
	3	D. W. Lake .....	Sydenham
	4	H. McMullen .....	Verona
	5	J. A. Sharpe .....	Sunbury
	6	E. B. Buell .....	Sharbot Lake
	7	W. McGregor .....	Arden
Grey .....	1	N. B. Horton .....	Owen Sound
	2	C. Ramage .....	Durham
	3	A. G. Bright .....	Meaford
	4	W. L. Tyson .....	Clarksburg
	5	W. J. Bellamy .....	Flesherton
	6	G. W. Collins .....	Chatsworth
	7	John Taylor .....	Hanover
	8	Richard L. Stephen ....	Markdale
Haldimand .....	1	James McGregor .....	Caledonia
	2	B. Humphrey .....	Cayuga
	3	D. Hastings .....	Dunnville
	4	C. E. Bourne .....	Jarvis
	5	J. W. Sangster .....	Canboro
Haliburton .....	1	Geo. A. Rogers .....	Minden
	2	G. Bemister .....	Haliburton
	3	A. W. Fleming .....	Wilberforce
	4	E. B. Speers .....	Dorset
Halton .....	1	Wm. Panton .....	Milton
	2	W. S. Savage .....	Oakville
	3	J. A. Tracy .....	Georgetown
	4	Geo. Agnew .....	Acton
	5	Wm. Fraser .....	Campbellville
	6	.....	Burlington
Hastings .....	1	F. M. Clarke .....	Belleville
	2	W. Greer .....	St. Ola
	3	L. E. Mills .....	Shannonville
	4	F. A. Bartlett .....	Tweed
	5	Thomas G. Clute .....	Stirling
	6	Dennis Gillen .....	Madoc
	7	.....	Deseronto
	9	C. W. London .....	Trenton
	10	J. C. Bowen .....	Marmora
	11	W. J. Douglas .....	Maynooth
	12	J. McCaw .....	Bancroft
Huron .....	1	James Yates .....	Goderich
	2	J. C. Greig .....	Seaforth
	3	H. T. Rance .....	Clinton
	4	S. Wilson .....	Brussels
	5	R. N. Creech .....	Exeter
	6	Nat Whyard .....	Dungannon
	7	Jno. Tippet .....	Bayfield
	8	J. G. Stewart .....	Wingham
	9	Thomas Brown .....	Wroxeter
	10	W. L. Siebert .....	Zurich
	11	Thos. Trevethick .....	Crediton
	12	Jos. Stothers .....	Blyth



## List of Division Court Clerks.—Continued.

County or District.	No. of Division.	Clerk.	Post office address.
Kenora .....	1	O. Partington.....	Kenora
	2	J. D. Aaron .....	Wabigoon
	3	.....	Dryden
	4	J. E. Cole.....	Sioux Lookout
Kent .....	1	W. B. Wells .....	Chatham
	2	.....	Ridgetown
	3	H. E. Wells .....	Dresden
	4	J. C. Whittington.....	Blenheim
	5	Charles B. Jackson .....	Wallaceburg
	6	.....	Bothwell
	7	Jos. Wilson.....	Tilbury
Lambton.....	1	A. F. Wade .....	Sarnia
	2	Wm. McLeay .....	Watford
	3	Jas. McIntyre.....	Florence
	4	Wm. W. Stover.....	Sombra
	5	Thomas L. Jones .....	Forest
	6	W. C. Tudor .....	Thedford
	8	W. G. Fraser.....	Petrolia
	9	Thos. Allison.....	Alvinston
Lanark .....	1	R. Jamieson .....	Perth
	2	Robt. Beatty .....	Lanark
	3	A. R. G. Peden.....	Carleton Place
	4	R. Craig .....	Smith's Falls
	5	P. C. Dowdall.....	Almonte
Leeds and Grenville .....	1	I. J. Mansell.....	Brockville
	2	C. Plumb.....	Prescott
	3	S. McCammon.....	Gananoque
	4	S. H. Guest.....	Kemptville
	5	M. G. Corbett.....	Merrickville
	6	N. L. Phelps .....	Delta
	7	Jas. Edgar.....	Toledo
	8	Ed. Wright .....	Newboro'
	9	E. J. Purcell.....	Athens
	10	M. Maguire .....	Spencerville
	11	John Haley .....	North Augusta
	12	Charles Tennant .....	Mallorytown
Lennox and Addington.....	1	A. Knight.....	Napanee
	2	Fred W. Armstrong ....	Bath
	3	Joseph B. Allison .....	Adolphustown
	4	Jno. H. Patterson.....	Newburgh
	5	Miss B. Cox.....	Enterprise
	6	Robt. Bennett.....	Odessa
	7	James Aylesworth.....	Tamworth
	8	A. A. Dafoe .....	Flinton
	9	C. P. Stein.....	Denbigh
Lincoln.....	1	Samuel Shearer.....	Niagara-on-the-Lake
	2	A. H. Trapnell....	St. Catharines
	3	J. M. Martin.....	Smithville
	4	W. D. Fairbrother .....	Beamsville
	5	R. H. Kidd.....	Grimsby
Manitoulin .....	1	C. C. Platt.....	Gore Bay
	2	.....	Little Current
	3	.....	Manitowaning

## List of Division Court Clerks.—Continued.

County or District.	No. of Division.	Clerk.	Post office address.
Middlesex .....	1	Chas. R. M. Graham....	London
	2	C. Noble.....	Parkhill
	3	R. H. Collins.....	Lucan
	4	J. H. Matthews .....	Delaware
	5	Chas. George.....	Glencoe
	6	John H. McIntosh .....	Strathroy
	7	F. V. Chittick.....	Dorchester Station
	8	Walter R. Westlake....	London, R. R. No. 2
	9	F. H. Whetter.....	London
Muskoka .....	1	I. B. Aulph .....	Bracebridge
	2	W. N. Moody.....	Gravenhurst
	3	A. R. Corbett .....	Huntsville
Nipissing.....	1	Mrs. E. Lefave.....	Sturgeon Falls
	2	C. A. Fink .....	Mattawa
	3	M. W. Flannery.....	North Bay
Norfolk.....	1	E. E. Collins.....	Simcoe
	2	J. F. McKinnon .....	Waterford
	3	Hy. McKnight .....	Teeterville
	4	Arthur Gerhard.....	Delhi
	5	M. J. McColl.....	Vittoria
	6	A. P. Barrett .....	Port Rowan
	7	Watson Park .....	Fairground
	8	W. F. Tibbetts .....	Port Dover
Northumberland and Durham .....	1	John Moorecraft.....	Bowmanville
	2	L. B. Davidson.....	Newcastle
	3	Thos. A. Thompson....	Port Hope
	4	W. S. Given.....	Millbrook
	5	J. C. Rosevear .....	Cobourg
	6	E. H. Pratt .....	Grafton
	7	H. S. Keyes.....	Colborne
	8	B. C. H. Becker.....	Brighton
	9	P. S. Ewing .....	Warkworth
	10	D. S. Austin .....	Wooler
	11	C. A. Wilson.....	Campbellford
Ontario.....	1	Miss E. L. McDonell....	Whitby
	2	M. Gleeson .....	Greenwood
	3	J. W. Burnham.....	Port Perry
	4	R. J. Moore.....	Uxbridge
	5	Thos. Foster.....	Cannington
	6	C. A. Patterson.....	Beaverton
	7	D. Leonard .....	Atherly
Oxford .....	1	V. L. Francis .....	Woodstock
	2	J. D. Cowan.....	Drumbo
	3	E. J. Cody .....	Embro
	4	M. L. Bushell.....	Norwich
	5	Neil G. Gunn .....	Ingersoll
	6	John C. Ross.....	Tillsonburg
	7	W. S. Russell.....	Tavistock



List of Division Court Clerks.—Continued.

County or District.	No. of Division.	Clerk.	Post office address.
Parry Sound.....	1	J. C. Breckenridge.....	Parry Sound
	2	John Fletcher.....	McKellar
	3	Jno. Knowles .....	Rosseau
	4	Fred Metcalf.....	Burk's Falls
	5	Harry Snuggs .....	Magnetawan
	6	T. J. Williams.....	Powassan
	7	John Harper.....	Sundridge
Peel .....	1	John Clarke .....	Brampton
	2	J. K. Morley .....	Cooksville
	3	M. C. Hillock .....	Caledon
	4	F. E. Snider .....	Palgrave
Perth .....	1	D. B. Burritt .....	Stratford
	2	J. Dougherty.....	Mitchell
	3	Wm. Moyes.....	St. Mary's
	4	Jos. Thompson.....	Shakespeare
	5	Wm. Zimmerman .....	Milverton
	6	Wm. Bright.....	Listowel
Peterborough .....	1	J. W. Miller .....	Peterborough
	2	J. L. Squire.....	Norwood
	3	W. Sherin .....	Lakefield
	4	Mrs. A. T. Staples.....	Apsley
	5	E. Fennell .....	Havelock
	6	H. Humphries.....	Keene
Prescott and Russell .....	1	E. A. Johnson.....	L'Orignal
	2	P. S. Paquette .....	Vankleek Hill
	3	Napoleon Labrosse .....	St. Eugene
	4	D. M. Viau .....	Plantagenet
	5	H. D. Cameron.....	Cumberland
	6	A. Carson.....	Russell
	7	M. Gareau .....	Hawkesbury
	8	A. Groulx.....	Fournier
	9	H. Belanger .....	Alfred
	10	W. T. Erskine .....	Rockland
	11	Peter Gagné .....	South Indian
Prince Edward.....	1	Fred Slavin .....	Picton
	2	J. McQuoid.....	Milford
	3	Charles H. Wright.....	Demorestville
	4	W. H. C. Roblin .....	Ameliasburg
	5	H. A. Jolley.....	Wellington
	6	C. H. Saylor .....	Bloomfield
	7	A. S. Burr.....	Consecon
	8	B. E. Harrison.....	Waupoos
Rainy River .....	1	W. H. Elliott .....	Fort Frances
	2	W. F. Sullivan .....	Emo
	3	D. K. McGregor.....	Rainy River
Renfrew .....	1	J. C. L. White ....	Pembroke
	2	L. O. Christmann .....	Beachburg
	3	M. Devine.....	Renfrew
	4	John R. Tierney .....	Arnprior
	5	F. Renick.....	Eganville
	6	H. G. McGinn .....	Cobden
	7	P. J. Harrington.....	Killaloe Station

## List of Division Court Clerks.—Continued.

County or District.	No. of Division	Clerk.	Post office address.
Simcoe .....	1	Geo. Wilson .....	Barrie
	2	R. E. Stevenson.....	Bradford
	3	Jos. Wright.....	Beeton
	4	A. M. Knight .....	Collingwood
	5	T. C. Craig.....	Craighurst
	6	F. Webber.....	Orillia
	7	R. Carter.....	New Lowell
	8	H. Graham.....	Alliston
	9	W. J. Martin.....	Penetanguishene
	10	H. Gover .....	Coldwater
Stormont, Dundas & Glengarry.....	1	J. A. B. McLennan.....	Williamstown
	2	S. McDonell .....	Alexandria
	3	H. L. Fawthrop .....	Cornwall
	4	Geo. Sampson.....	Aultsville
	5	Jas. N. Eastman.....	Morrisburg
	6	Jas. Collison .....	Iroquois
	7	M. J. Cleland.....	South Mountain
	8	J. W. Carr .....	Finch
	9	J. R. McLeod.....	Dalhousie Station
	10	W. G. Bolster.....	Chesterville
	11	A. O. Miller.....	Avonmore
	12	D. P. McDougall .....	Maxville
Sudbury.....	1	J. K. McLennan.....	Sudbury
	2	L. Gronlx .....	Chelmsford
	3	J. C. McMillan.. ..	Webbwood
	4	S. Soufriere .....	Warren
	5	Geo. Hunt .....	Chapleau
Temiskaming .....	1	Paul A. Cobbold.....	Haileybury
	2	F. W. Ferguson.....	Liskeard
	3	A. J. Catt.....	Englehart
	4	M. R. Morgan.....	Elk Lake
	5	E. H. Hill .....	South Porcupine
	6	S. L. Bradley .....	Cochrane
	7	Jno. Cole .....	Matheson
Thunder Bay .....	1	R. E. Mitchell .....	Port Arthur
	3	G. H. Coe.....	Fort William
Victoria .....	1	Arch. Campbell .....	Woodville
	2	J. L. Arnold .....	Fenelon Falls
	3	G. W. Taylor .....	Bobcaygeon
	4	W. H. Kennedy.....	Omeme
	5	J. P. Ryley .....	Lindsay
	6	J. B. Weldon.....	Oakwood
	7	.....	Victoria Road
Waterloo.....	1	Fred. Rohleder.....	Kitchener
	2	W. Heise .....	Preston
	3	Edward J. Wilkins.....	Galt
	4	F. H. McCallum.....	New Hamburg
	5	C. W. Parsill.....	Linwood
	6	Wm. H. Winkler .....	St. Jacob's
	7	A. E. Watson .....	Ayr



List of Division Court Clerks.—Concluded.

County or District.	No. of Division.	Clerk.	Post office address.
Welland .....	1	J. F. Best .....	Welland
	2	Joseph Henderson.....	Marshville
	3	Jos. Clark .....	Ridgeway
	4	Jos. G. Cadham .....	Niagara Falls Sth.
	5	D. J. C. Munro.....	Thorold
	6	D. O. Evans.....	Port Colborne
Wellington .....	1	Thos. J. Day.....	Guelph
	2	Wm. Nicoll.....	Morrison
	3	Robt. Scott .....	Rockwood
	4	John Brownridge.....	Fergus
	5	A. J. Lindsay .....	Erin
	6	Henry Clark.....	Elora
	7	John Lunz .....	Drayton
	8	R. T. Smith .....	Arthur
	10	C. L. Eady.....	Harriston
Wentworth.....	11	J. C. Wilkes .....	Mount Forest
	1	C. J. Jones .....	Hamilton
	2	F. J. Suter .....	Dundas
	3	J. C. Medlar.....	Waterdown
	4	E. Dayman .....	Lynden
	5	J. C. Moore ....	Stoney Creek
	7	G. T. Neale.....	Glanford
	8	Thomas Murphy .....	Binbrook
	9	C. H. Peebles .....	Hamilton
York .....	1	A. McL. Howard .....	Toronto
	2	Robert J. Corson ....	Markham
	3	Thos. F. McMahon.....	Richmond Hill
	4	K. N. Robertson.....	Newmarket
	5	F. G. Tremayne.....	Sutton West
	6	W. H. Taylor .....	Aurora
	7	E. W. Brown .....	Woodbridge
	8	John Hamshaw.....	West Toronto
	9	.....	West Hill
	10	E. H. Duggan.....	Toronto

TABLE C.

List of Division Court Bailiffs, their Post Office Address, the County or District and Number of Division in which their Courts are situated, for the Province of Ontario, up to 31st December, 1919, inclusive. (Lists corrected up to date of printing.)

County or District.	No. of Division.	Bailiff.	Post office address.
Algoma .....	1	T. J. Bowers.....	Sault Ste. Marie
	2	O. A. Willoughby.....	Bruce Mines.
	3	Neil Currie.....	Thessalon
	6	A. Kitchen.....	Carterton, St. Jos. Is.
	7	Robt. George.....	Blind River
Brant .....	1	Jno. M. Dyckman.....	Brantford
	2	J. W. Fasken .....	Paris
	3	J. H. Cornell.....	St. George
	4	Wm. Johnston.....	Burford
	5	J. R. Smith .....	Scotland
Bruce .....	1	Ezra Briggs .....	Walkerton
	2	Jas. Donaghy .....	Teeswater
	3	George G. Collins.....	Kincardine
	4	Alex. Fraser.....	Paisley
	5	J. J. Chapman.....	Port Elgin
	7	Robt. Mill .....	Tara
	8	J. Hunt.....	Wiarion
	9	.....	Ripley
	10	A. C. Bridge .....	Lion's Head
	11	R. J. Moore.....	Lucknow
	12	Jno. Beatty.....	Chesley
Carleton.....	1 {	E. Lavoie.....	Ottawa
		E. T. Van Nierop .....	Ottawa
	2	Jos. Binnington .....	Stapleton
	3	S. H. Falls .....	Carp
	4	F. Johnson.....	Galetta
	5	Wesley Hicks.....	Kars
	6	Wm. Coombs.....	Metcalfe
Dufferin.....	7	A. Wilson.....	Ottawa
	1	Jos. Hughes.....	Orangeville
	2	John Reburn .....	Shelburne
	3	Jno. Armstrong .....	Earnscliffe
	4	Jos. Hughes.....	Orangeville
Elgin .....	5	J. I. Buchanan .....	Grand Valley
	1	D. T. Augustine .....	Aylmer
	2	Geo. Smiley.....	St. Thomas
	3	Geo. Smiley.....	St. Thomas
	4	A. J. Branton .....	Dutton



List of Division Court Bailiffs, etc.—Continued.

County or District.	No. of Division.	Bailiff.	Post office address.
Essex.....	1	Alois Master .....	Sandwich
	2	J. H. Hirons .....	Amherstburg
	3	I. N. Lucas .....	Kingsville
	4	T. R. Quick.....	Harrow
	5	Jno. Lamarsh.....	Leamington
	6	.....	Belle River
	7	F. St. Louis.....	Windsor
	8	James Johnston .....	Essex
	9	Leon Souchereau .....	Stoney Point
	10	.....	Pelee
Frontenac ...	1	Chas. G. Clarke .....	Kingston
	3	P. J. Trousdale.....	Sydenham
	4	E. A. Tallen... ..	Verona
	5	E. F. Dennee .....	Inverary
	6	W. Thomlison.....	Sharbot Lake
	7	John E. Hays.....	Arden
Grey ..	1	R. G. Gordon .....	Owen Sound
	2	Wm. Sharp.....	Durham
	3	W. H. Arthur .....	Meaford
	4	Geo. Mitchell.....	Clarksburg
	5	John Wright , .....	Flesherton
	6	James Dudgeon.....	Chatsworth
	7	F. Heimbecker.....	Hanover
	8	Thos. Ward.....	Markdale
Haldimand .....	1	James Thorburn.....	Caledonia
	2	L. Young.....	Cayuga
	3	Wm. McIndoe.....	Dunnville
	4	Geo. A. Irwin .....	Jarvis
	5	Harvey Ricker .....	Canboro
Haliburton .....	1	W. G. Archer .....	Minden
	2	.....	Haliburton
	3	J. M. Pickens .....	Ursa
	4	.....	Dorset
Halton .....	1	W. E. McCready.....	Milton
	2	.....	Oakville
	3	Wm. Ward .....	Georgetown
	4	John Lawson.....	Acton
	5	.....	Campbellville
	6	.....	Burlington
Hastings .....	1	Louis Soule .....	Belleville
	2	Wm. Baker .....	St. Ola
	3	A. A. Burt.....	Shannonville
	4	J. E. Johnston.....	Tweed
	5	Jas. Tanner.....	Stirling
	6	C. St. Charles.....	Madoc
	7	T. A. Wilkins .....	Deseronto
	9	H. Mumford.....	Trenton
	10	O. R. Jones .....	Marmora
	11	John Perry.....	Maynooth
	12	R. Robinson.....	Bancroft

## List of Division Court Bailiffs, etc.—Continued.

County or District.	No. of Division.	Bailiff.	Post office address.
Huron.....	1	O. L. Sturdy.....	Goderich.
	2	Fred Welsh.....	Seaforth.
	3	Robt. Welsh.....	Clinton.
	4	Jno. Long.....	Brussels.
	5	.....	Exeter.
	6	H. Fowler.....	Dungannon.
	7	Thomas W. Cameron....	Bayfield.
	8	G. A. Phippen .....	Wingham.
	9	G. E. Town.....	Wroxeter.
	10	C. Eilber .....	Zurich.
	11	Eli Lawson .....	Crediton.
	12	Richard Somers.....	Blyth.
Kenora .....	1	H. C. King.....	Kenora.
	2	Ira J. Wilde .....	Wabigoon.
	3	Ira J. Wilde .....	Dryden.
	4	G. H. Fanning.....	Sioux Lookout
Kent.....	1 {	Charles J. Moore .....	Chatham.
		A. Wells .....	Chatham.
	2	J. N. Wilson .....	Ridgetown.
	3	A. Woods.....	Dresden.
	4	H. B. Marshall .....	Blenheim.
	5	Nelson Seed.....	Wallaceburg.
	6	John Eachran.....	Thamesville
Lambton.....	7	Isaac Cowan.....	Tilbury
	1	Rich. Macdonald .....	Sarnia.
	2	J. F. Elliott .....	Watford.
	3	Wm. Lindsay.....	Florence.
	4	N. Cornwall .....	Sombra.
	5	Joseph Burney .....	Forest.
	6	Jno. Patching .....	Thedford.
	8	Geo. Pearce .....	Petrolea.
	9	Jno. A. Cummings.....	Alvinston.
Lanark .....	1 {	Geo. Burke.....	Perth.
		Robt. Burris.....	Perth.
	2	Jas. Darou.....	Lanark.
	3	H. Wilson.....	Carleton Place.
	4	G. A. Phillips .....	Smith's Falls.
Leeds and Grenville .....	5	F. Coulter.....	Almonte.
	1	R. Stratton .....	Brockville.
	2	E. B. Rickey .....	Prescott.
	3	Thos. Baker.....	Gananoque.
	4	Michael Sweeney.....	Kemptville.
	5	Jno. Wilson.....	Merrickville.
	6	J. W. Russell .....	Delta.
	7	W. G. Richards.....	Frankville.
	8	E. J. Leech .....	Newboro.
	9	R. J. Seymour .....	Athens.
	10	Jas. P. Lawrence .....	Spencerville.
	11	W. H. Love .....	North Augusta.
	12	W. I. Mallory.....	Mallorytown.



## List of Division Court Bailiffs, etc.—Continued.

County or District.	No. of Division.	Bailiff.	Post office address.
Lennox and Addington.....	1	Geo. Greer.....	Napanee
	2	.....	Bath
	3	S. E. Gallagher.....	Dorland
	4	.....	Newburgh
	5	H. W. Wager.....	Enterprise
	6	Geo. Watts .....	Odessa
	7	P. F. Carscallen.....	Tamworth
	8	Geo. Sedore.....	Flinton
	9	Ed. Inwood.....	Denbigh
Lincoln.....	1	E. W. Anderson .....	Niagara-on-the-Lake
	2	Frank Secord .....	St. Catharines
	3	A. D. Lacey.....	Smithville
	4	Jos. Grobb .....	Beamsville
	5	H. C. Kelson.....	Grimsby
Manitoulin ..	1	.....	Gore Bay
	2	John Ramesbottom .....	Little Current
	3	D. Payette.....	Tehkummah.
Middlesex .....	1	R. Annett .....	London
	2	J. Hall .....	Parkill
	3	Chas. Sproal.....	Lucan
	4	Henry Eldidge .....	Delaware
	5	James Poole .....	Glencoe
	6	T. F. Hawkin.....	Strathroy
	7	Geo. Chittick .....	Dorchester Station
	8	W. C. Westlake .....	R.R. No. 5, London
	9	.....	London
Muskoka .....	1 {	F. K. Sander.....	Bracebridge
	2 {	W. E. Massey.....	Port Carling
	3 {	Chas. Richardson .....	Gravenhurst
	3 {	H. G. Harper .....	Huntsville
Nipissing.....	1	H. Kinch .....	Sturgeon Falls
	2 {	Aime Jodouin .....	Mattawa
	3 {	.....	Whitney
	3 {	J. W. Sewell .....	North Bay
Norfolk .....	1	L. H. Barber .....	Simcoe
	2	M. L. Boughner .....	Waterford
	3	J. H. Boyce .....	Venessa, R. R. No. 3
	4	W. J. Herron .....	Courtland
	5	Chas. A. Dunkin .....	Vittoria
	6	Plewis Pierce. ....	Port Rowan
	7	R. Scruton .....	Kinglake
	8	G. F. Holden.....	Port Dover
Northumberland and Durham .....	1	M. Munday .....	Bowmanville
	2	Jas. Coleman.....	Newcastle
	3	.....	Port Hope
	4	George Wallace .....	Millbrook
	5	A. B. Roberts.....	Cobourg
	6	A. C. Henan .....	Grafton
	7	Wm. Usher .....	Colborne
	8	Jno. A. Marshall .....	Brighton
	9	Geo. Skinkle .....	Warkworth
	10	F. Ellis.....	Wooler
	11	G. McComb .....	Campbellford

## List of Division Court Bailiffs, etc.—Continued.

County or District.	No. of Division.	Bailiff.	Post office address.
Ontario.....	1	F. Rogers.....	Whitby
	2	S. H. Stevenson.....	Brougham
	3	Jos. Baird .....	Manchester
	4	B. Harwood.....	Uxbridge
	5	.....	Cannington
	6	Wm. Dobson .....	Beaverton
	7	.....	Brechin
Oxford .....	1	Benj. Hobson.....	Woodstock
	2	A. W. Burgess .....	Drumbo
	3	J. A. McKay.....	Embro
	4	Arthur Catton .....	Norwich
	5	John Haycock .....	Ingersoll
	6	E. A. Ellis.....	Tillsonburg
	7	Jos. Dewal.....	Tavistock
Parry Sound .....	1	.....	Parry Sound
	2	.....	McKellar
	3	G. A. Atkinson.....	Rosseau
	4	H. Stewart .....	Burk's Falls
	5	S. Walton .....	Magnetawan
	6	Jno. Lang .....	Powassan
	7	Jno. Willoughby .....	Sundridge
Peel.....	1	.....	Brampton
	2	Wm. H. Rutledge .....	Cooksville
	3	D. McArthur.....	Caledon
	4	Thos. Barons .....	Bolton
Perth.....	1	D. W. Forbes .....	Stratford
	2	John Coppin .....	Mitchell
	3	Wm. Billings .....	St. Mary's
	4	Jno. S. Gabel.....	Shakespeare
	5	Chas. Welker .....	Milverton
	6	R. Woods .....	Listowel
Peterborough.....	1	S. R. Pearson .....	Peterborough
	2	F. J. Stewart .....	Norwood
	3	*W. J. Hendron .....	Lakefield
	4	.....	Apsley
	5	F. McAdams .....	Havelock
	6	H. McLachlan.....	Keene
Prescott and Russell .....	1	S. W. Wright .....	L'Orignal
	2	A. A. McRae.....	Vankleek
	3	E. Labrosse.....	St. Eugene
	4	J. A. Therrien.....	Curran
	5	.....	Cumberland
	6	Thos. Yonge .....	Russell
	7	D. Millette .....	Hawkesbury.
	8	Ira Gates.....	Fournier
	9	H. Larocque.....	Alfred
	10 {	John A. Dent.....	Rockland
		Moise Laviolette .....	Clarence Creek
	11	A. L. Macdonald .....	South Indian



## List of Division Court Bailiffs, etc.—Continued.

County or District.	No. of Division.	Bailiff.	Post office address.
Prince Edward .....	1	D. Hoover.....	Picton
	2	G. N. Ostrander.....	Milford
	3	George Farrell. ....	Demorestville
	4	.....	Ameliasburg
	5	W. E. H. Young.....	Wellington
	6	J. W. Branscombe.....	Bloomfield
	7	Herman W. Weeks.....	Consecon
	8	E. A. Williams.....	Waupoos
Rainy River .....	1	J. B. Moshier.....	Fort Frances
	2	Jno. Shiels.....	Emo
	3	J. W. O'Mara.....	Rainy River
Renfrew .....	1	Geo. McDonald.....	Pembroke
	2	.....	Beachburg
	3	C. Miller .....	Renfrew
	4	John Warnock, jr.....	Arnprior
	5	Wm. Luloff .....	Eganville
	6	E. Olmstead .....	Cobden
	7	W. L. Brisco.....	Killaloe Sta
Simcoe.....	1	John Weymouth.....	Barrie
	2	Jas. Webb .....	Bradford
	3	D. W. Watson .....	Beaton
	4	R. Moulding.....	Collingwood
	5	Ed. Corlett .....	Hillsdale
	6	H. Perryman .....	Orillia
	7	Wm. Switzer .....	New Lowell
	8	J. J. Williams .....	Alliston
	9	Ed. E. J. Hewson.....	Penetanguishene
	10	G. A. Abbott.....	Coldwater
Stormont, Dundas and Glengarry.....	1	.....	Williamstown
	2	Jas. Kerr .....	Alexandria
	3	J. P. Denny .....	Cornwall
	4	J. P. Ferguson .....	Osnabrock
	5	Jno. W. Weston.....	Morrisburg
	6	.....	Iroquois
	7	E. Bushe.....	Hallville
	8	A. McIntosh.....	Finch
	9	D. C. McRae .....	Dalhousie
	10	J. G. Tate.....	Morewood
	11	Chas. W. Kahala .....	Avonmore
	12	Donald J. Robertson....	Maxville
Sudbury.....	1	C. Gravelle.....	Sudbury
	2	J. Groulx .....	Chelmsford
	3	Jno. E. McLandress .....	Webbwood
	4	H. E. Roy.....	Warren
	5	W. A. Lyness .....	Chapleau
Temiskaming .....	1	H. E. Blackwell.....	Haileybury
	2	J. H. Brown.....	New Liskeard
	3	Wm. McPherson.....	Englehart
	4	C. McKenzie .....	Elk Lake
	5	H. Warren.....	South Porcupine
	6	R. Williams.....	Cochrane
	7	.....	Matheson

## List of Division Court Bailiffs, etc.—Concluded.

County and District.	No. of Division.	Bailiff.	Post office address.
Thunder Bay .....	1 {	W. H. Nelson.....	Port Arthur
		.....	Schreiber
		.....	Nipigon
	3	H. Johnston.....	Fort William
Victoria .....	1	S. Dumond.....	Woodville
	2	H. W. Hearn .....	Fenelon Falls
	3	N. Garlick.....	Bobcaygeon
	4	W. R. McQuade .....	Omeme
	5	P. Conquergood.....	Lindsay
	6	Wm. J. McCullough ....	Oakwood
	7	.....	Kirkfield
Waterloo .....	1	A. A. Moyer.....	Kitchener
	2	W. A. Bolduc . ....	Preston
	3	Levi Bawtinheimer ....	Galt
	4	E. Scherer.....	New Hamburg
	5	H. Holle .....	Hawkesville
	6	H. Holle .....	Hawkesville
	7	J. H. Little.....	Ayr
Welland.....	1	W. E. Taylor.....	Welland
	2	Jno. Haymes.....	Marshville
	3	Jno. R. Huffman.....	Ridgeway
	4	S. B. Bedell.....	Niagara Falls
	5	A. Pay.....	Allanburg
	6	C. H. Winn .....	Port Colborne
Wellington.....	1 {	Jno. Ogg.....	Guelph
		Wm. Young.....	Guelph
	2	Jno. Ogg.....	Guelph
	3	.....	Eramosa
	4	.....	Fergus
	5	J. J. Still.....	Erin
	6	J. W. Love.....	Elora
	7	Wm. Richards.....	Drayton
	8	W. R. B. Tindale.....	Arthur
	10	Ed. Johnson.....	Clifford
	11	Thos. Ryan .....	Mount Forest
Wentworth .....	1	Jas. Bryers.....	Hamilton
	2	Wm. McNeilly .....	Dundas
	3	.....	Waterdown
	4	Wm. McNeilly .....	Troy
	5	S. H. McCombs.....	Stoney Creek
	7	Jas. Thompson.....	Binbrook
	8	Jas. Thompson.....	Binbrook
	9	J. A. Atkinson .....	Hamilton
York.....	1	Chas. Synge.. ....	Toronto
	2	R. Welsh .....	Markham
	3	G. T. Allison.....	Richmond Hill
	4	P. Trivett .....	Newmarket
	5	T. A. Sheppard .....	Sutton
	6	W. H. Machell.....	Aurora
	7	Thos. Rowntree .....	Woodbridge
	8	W. J. Irwin .....	West Toronto
	9	Wm. Heron .....	West Hill
	10	Frank Woods .....	Toronto



## TABLE D.

DIVISION COURTS, LIMITS OF THE RESPECTIVE DIVISIONS IN  
THE PROVINCE OF ONTARIO, AND JUDICIAL  
OFFICERS.

## ALGOMA.

F. K. Stone, Judge, Sault Ste. Marie.

J. M. Hall, J.J., Sault Ste. Marie.

G. W. Goodwin, Crown Attorney and C.P., Sault Ste. Marie.

1.—Bounded west by Thunder Bay District, 85th parallel of west longitude and east by Bar River, including all the islands in front.

2.—Bounded west by Bar River and east by the westerly boundary of the Townships of Thessalon, Kirkwood, Bridgeland, Houghton and Otter, and by said boundary line of the said last five-named townships produced northerly.

3.—Bounded west by the westerly boundary of the Townships of Thessalon, Kirkwood, Bridgeland, Houghton and Otter, and the boundary line of the last named five townships produced northerly to the northern boundary of the District, and on the east by a line produced northerly between the Township of Bright and Thompson to the northern boundary of the District of Algoma.

6.—Consisting of St. Joseph's Island.

7.—All the territory of the District of Algoma lying east of the eastern boundary of the Third Division including the Village of Cutler and Johns Island.

## BRANT.

A. D. Hardy, Judge, Brantford.

A. J. Wilkes, C.C.A. and C.P., Brantford.

1.—The City of Brantford and that part of the Township of Brantford not included in the other divisions hereinafter described. The Townships of Onondaga and Tuscarora and that part of the Township of Brantford lying south of the main road from Brantford to Hamilton and east of Fairchild's Creek.

2.—The Town of Paris and that part of South Dumfries west of the line between lots 18 and 19, and that part of the first concession of the Township of Brantford lying west of a continuation of the last-mentioned line.

3.—The remainder of the Township of South Dumfries, and of the first concession of the Township of Brantford.

4.—The ten northern concessions of the Township of Burford, and all that part of the 2nd, 3rd, 4th and 5th concessions of the Township of Brantford, west of the line between lots numbers 10 and 11, and that portion of the Kerr tract west of the continuation of the last-mentioned line.

5.—The Township of Oakland, the four southern concessions of the Township of Burford and lots numbers 1 to 5, inclusive, in the ranges east and west of the Mount Pleasant Road, in the Township of Brantford, adjoining the Township of Oakland.

## BRUCE.

A. B. Klein, Judge, Walkerton.

A. M. Greig, J.J., Walkerton.

Thomas Dixon, C.C.A. and C.P., Walkerton.

1.—The Town of Walkerton and the Township of Carrick and the Township of Brant, south of the 12th concession, in the lots up to No. 26, and south of the 10th concession, in lots 26 to 34, inclusive.

2.—The Village of Teeswater, the Township of Culross and Greenock south of the 12th concession.

3.—The Town of Kincardine, the Village of Tiverton, and all of the Township of Kincardine, except that part east of the 25th side line in concessions 10, 11 and 12, and including that portion of the Township of Bruce West of the 20th side line in concessions 1, 2, 3, and 4, and lots 1 to 20, inclusive, in the Lake Range.

4.—The Village of Paisley, and that part of the Township of Brant lying north of the 11th concession and west of lot 26. That part of Greenock lying north of concession 11; and all that portion of the Township of Bruce not included in Nos. 3 and 5 and that part of the Township of Saugeen, east of a line between lots 28 and 29 and south of the proportion of the town line between Arran and Elderslie to the Saugeen River. All that part of the Township of Elderslie lying west of the 25th side line, and south of the 12th concession, and also that part lying north of concession 11 and west of lot 17, and that portion of the Township of Kincardine not included in No. 3.

5.—The Village of Port Elgin, and the Town of Southampton, that part of the Township of Saugeen lying west of the line between lots 28 and 29 and north of the production of the town line, between the Townships of Arran and Elderslie to the Saugeen River, all that part of the Township of Arran lying west of the line between lots 10 and 11 north of Arran Lake and the outlet of the said lake, and the Township of Amabel south of the 11th concession and west of concession "C" and west of concessions 8, 9 and 10, and all that part of the Township of Bruce, north of the 4th concession and west of the 20th sideline including lot 21 and lots north of it in the lake range in the said Township of Bruce.

7.—Tara and all Arran, not in No. 5, and all Elderslie, not in Nos. 4 and 12, and Amabel, south of the 8th concession and east of concession lettered C.

8.—The Town of Wiarton, the Township of Albemarle and that part of Amabel not in Nos. 5 and 7.

9.—The Township of Huron.

10.—The Townships of Eastnor, Lindsay, and St. Edmunds.

11.—Lucknow and the Township of Kinloss.

12.—Chesley and those parts of Brant and Elderslie not included in Nos. 1, 4 and 7.

### CARLETON.

R. D. Gunn. Judge, Ottawa.

J. A. Ritchie, C.C.A. and C.P., Ottawa.

1.—Comprising all the City of Ottawa and the Township of Gloucester, to lot 15, inclusive, Rideau Front, and concessions 1 and 6, inclusive, Ottawa Front and the islands in the Ottawa River opposite thereto.

2.—The Township of Goulburn, the 8th, 9th, and 10th concessions of the Township of Marlborough, all the Township of Nepean south of the River Goodwood, and the 4th, 5th, and 6th concessions thereof north of the same river to the boundary line between lots 20 and 21 in the last-mentioned concession.

3.—The Township of Huntley and the Township of March, except lots 1 to 5, inclusive, in concessions 1, 2, 3 and 4 thereof.



4.—The Townships of Fitzroy and Torbolton.

5.—The Township of North Gower, Long Island in the Rideau River, and 1st, 2nd, 3rd, 4th, 5th, 6th and 7th concessions of Marlborough.

6.—The Township of Osgoode, the 6th, 7th, and 8th concessions Ottawa Front, and from lots 16 to 30, inclusive, of Rideau Front of the Township of Gloucester.

7.—The Township of Nepean, except the City of Ottawa, and part of the said Township lying south of the River Goodwood and concessions 4, 5 and 6, north of the River Goodwood to the boundary between lots 20 and 21 in the said last-mentioned concessions, and including also lots 1 to 5, inclusive, in concessions 1, 2, 3 and 4, in the Township of March.

### DUFFERIN.

W. G. Fisher, Judge, Orangeville.

J. L. Island, C.C.A. and C.P., Orangeville.

1.—The Town of Orangeville, the Township of East Garafraxa and all that portion of the Township of Amaranth lying south of the southern boundary of lot No. 26, in each concession in the Township of Amaranth.

2.—The Village of Shelburne, the Township of Melancthon, and all that portion of the Township of Amaranth lying north of the southern boundary of lot number 26, in each concession of the Township of Amaranth.

3.—The Township of Mulmur.

4.—The Township of Mono.

5.—The Township of East Luther.

### ELGIN.

C. W. Colter, Judge, St. Thomas.

C. O. Ermatinger, J.J., St. Thomas.

A. McCrimmon, C.C.A. and C.P., St. Thomas.

1.—The Townships of Bayham, Malahide and South Dorchester.

2.—The Townships of Southwold and Yarmouth (except the City of St. Thomas).

3.—The City of St. Thomas.

4.—The Townships of Aldborough and Dunwich.

### ESSEX.

J. J. Coughlin, Judge, Sandwich.

G. S. Smith, J.J., Sandwich.

J. H. Rodd, C.C.A. and C.P., Windsor.

1.—Town of Sandwich and Township of West Sandwich.

2.—Town of Amherstburg and the Townships of Malden and Anderdon.

3.—The Village of Kingsville, and all that part of the Township of Gosfield not included in Division No. 8.

4.—The Township of Colchester South, and all Colchester North, south of the 9th concession, exclusive of the said concession, and the lots on both sides of Malden Road.

5.—Township of Mersea and Village of Leamington.

6.—The Township of Rochester, the Village of Belle River, the first concession of the Township of Maidstone, and all north of the Malden Road in the said Township of Maidstone.

7.—Town of Windsor, the Town of Walkerville, and all of Sandwich East, north of the Talbot Street range.

8.—The Town of Essex, and all of the Township of Maidstone lying west of the first concession and south of the Malden Road; so much of Sandwich East as is south of Talbot Street, including the lots on both sides of said street to Nos. 306 and 307; all of Colchester north of the 9th concession, including said concession and lots on both sides of Malden Road, and all that part of Gosfield lying north of concession 6, and extending as far east from the limits between Gosfield and Colchester as lots No. 12, including such lot in each concession north of concession 6, inclusive.

9.—The Townships of Tilbury West and Tilbury North.

10.—The Township of Pelee.

### FRONTENAC.

H. A. Lavell, Judge, Kingston.

J. L. Whiting, C.C.A. and C.P., Kingston.

1.—City of Kingston, Township of Garden Island, Wolfe Island, Howe Island, and concessions 1, 2, 3 and 4 of the Township of Pittsburg, the Village of Cataraqui, the Township of Kingston and the Village of Portsmouth.

3.—Loughboro', the Townships of Loughboro' and Bedford.

4.—Verona, Townships of Portland and Hinchinbrooke.

5.—Sudbury, the Township of Storrington and that part of the Township of Pittsburg not included in division No. 1.

6.—The Townships of Olden, Oso, Barrie, Clarendon, Palmerston, Miller, Canonto, and South Canonto.

7.—The Township of Kennebec.

### GREY.

C. T. Sutherland, Judge, Owen Sound.

T. H. Dyre, C.C.A. and C.P., Owen Sound.

1.—The Town of Owen Sound, the Village of Brooke and the Townships of Derby, Keppel, Sarawak and Sydenham.

2.—The Town of Durham, the Township of Egremont, and those portions of the Townships of Bentinck, Normanby and Glenelg as follows:—That part of the Township of Bentinck lying east of the line between lots 30 and 31 in the 1st, 2nd and 3rd concessions south of the Durham Road, and in concessions 1, 2 and 3 north of the Durham Road, and east of the line between lots 15 and 16 in concessions 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14 and 15 thereof. That part of the Township of Normanby lying east of the line between lots 20 and 21, in the 4th, 5th, 6th, 7th, 8th, 9th, 10th, 11th, 12th, 13th, 14th, 15th, 16th, 17th and 18th concessions, and all of the Township of Glenelg, excepting that portion lying east of the line between lots 10 and 11 in the 7th, 8th, 9th, 10th, 11th, 12th, 13th, 14th and 15th concessions thereof.

3.—The Town of Meaford, the Township of St. Vincent, and that part of the Township of Euphrasia, lying west of the line between the 6th and 7th concessions and north of the line between lots 15 and 16.

4.—The Township of Collingwood and the east half of the Township of Euphrasia, excepting that part thereof lying between the 4th and 5th concessions and south of the lots between 12 and 13, and east half of the Township of Osprey.



5.—The Township of Proton, the west half of the Township of Osprey, and those parts of the Township of Artemesia consisting of the ranges of lots lying parallel to the Toronto and Sydenham Road, and south of the lines between lots 130 and 131, and concessions 1, 2 and 3 south of the Durham Road, and 1, 2, 3, 4, 5 and 6 north of the said Durham Road, and those portions of concessions 7, 8 and 9 lying east of the ranges of lots parallel with the Toronto and Sydenham Road, and those portions of concessions 10, 11, 12, 13 and 14 lying east of the line between lots 30 and 31.

6.—The Township of Sullivan and the Township of Holland, excepting those portions of concessions 9, 10, 11 and 12 lying south of the line between lots 15 and 16, and those portions of concessions 7 and 8 west of the ranges of lots lying parallel with the Toronto and Sydenham Road, and the ranges of lots lying parallel with the Toronto and Sydenham Road south of the line between lots 50 and 51.

7.—All lots from 1 to 30, inclusive, in the three concessions south and the three concessions north of the Durham Road in the said Township of Bentinck, and all the lots from 1 to 15, inclusive, in the 12th concession, from the 4th to the 15th concessions, inclusive, of the said Township of Bentinck, and all the lots from 1 to 20, inclusive, in all the concessions from 4 to 18, inclusive, in the Township of Normanby aforesaid.

8.—All the lots from 51 to 130, inclusive, in all the concessions parallel to and being northeast and southwest of the Toronto and Sydenham Road, in the Townships of Artemesia, Glenelg and Holland aforesaid; all lots to the westward of the dividing line between lots 30 and 31, in all the concessions from 10 to 14, inclusive, and all the lots from 1 to 5 in the 7th, 8th and 9th concessions, inclusive, which lie to the southwest of the third concession, southwest of the said Toronto and Sydenham Road, in the said Township of Artemesia; all the lots from 1 to 15, inclusive, in concessions from 5 to 6, and all the lots from 1 to 15, inclusive, in the concessions from 7 to 12, inclusive, in the Township of Euphrasia; all lots south of the allowance for road between lots 15 and 16, in the 9th, 10th, 11th and 12th concessions, and from lots 25 to 30, inclusive, on the 7th concession, and lots 28, 29, and 30 in the 8th concession of the said Township of Holland; and all the lots lying east of allowance for road between lots 10 and 11 in all the concessions from 7 to 15, inclusive, in the Township of Glenelg.

#### HALDIMAND.

G. H. Hopkins, Judge, Cayuga.

Harrison Arrell, C.C.A. and C.P., Cayuga.

1.—Comprising the Township of Seneca, except the first and second concessions, the Young Tract, and the property of the late Richard Martin and the late Robert Weir; all of the Township of Oneida, except the first range north of the Cayuga line, the Dennis Tract, and the lots southerly of the said tract, and the Village of Caledonia.

2.—Comprising the Township of North Cayuga, except that portion thereof lying northeast of the side line between lots 12 and 13, and 1st and 2nd concessions of the Township of Seneca, except that portion thereof lying northeast of the side line between lots 12 and 13, the Young Tract, and the lands of the late Robert Weir and Richard Martin, Esquires, in the said Township of Seneca, the first range of Oneida north of the Cayuga line, also the Dennis Tract and river lots lying south, and the Townships of Rainham and South Cayuga.

3.—Comprising the Townships of Moulton, Sherbrooke and Dunn, and the Town of Dunnville.

4.—Comprising the Township of Walpole, and the Village of Hagersville.

5.—Comprising the Township of Canboro', that portion of North Cayuga lying east of the side line between lots 12 and 13, and those parts of the 1st and 2nd concessions of the Township of Seneca lying northeast of the side line between lots 12 and 13.

### COUNTY OF HALIBURTON.

(Annexed to Victoria for Judicial Purposes.)

W. D. Swayze, Judge, Lindsay.

H. McMillan, J.J.

T. H. Stinson, C.P. and C.C.A., Lindsay.

1.—The Townships of Glamorgan and Snowden, except that portion of both included in the third division, and all of the Townships of Snowden, Lutterworth, Minden, Anson, Stanhope, Hindon.

2.—The Townships of Dysart, Guilford, Harburn, Dudley, Harcourt and Bruton, and that portion of Monmouth not included in the third division.

3.—All the rest of the territory comprising Township of Monmouth (except lots 1 and 19, inclusive) in 13th, 14th, 15th, 16th and 17th concessions, the Township of Cardiff, the south 12 concessions of the Township of Glamorgan, and from lot 21, inclusive, to the eastern boundary in the south six concessions of Snowden.

4.—The Townships of Shelbourne, McClintock, Livingstone, Lawrence, Nightingale, Havelock, Eyre and Clyde.

### HALTON.

J. W. Elliot, Judge, Milton.

W. I. Dick, C.C.A. and C.P., Milton.

1.—All the territory comprised in the new survey of the Township of Trafalgar, and the first ten lots in concessions 1, 2, 3, 4, 5 and 6 in the Township of Esquesing, and the first five lots in concessions 7, 8, 9, 10 and 11 in the said township.

2.—That part of the Township of Trafalgar known as the Old Survey.

3.—All the rest of the territory comprised in concessions 8, 9, 10 and 11 in the Township of Esquesing not comprised in the first division.

4.—All the rest of the territory comprised in concessions 1, 2, 3, 4, 5 and 6, Township of Esquesing.

5.—The Township of Nassagaweya.

6.—The Township of Nelson.

### HASTINGS.

G. E. Deroche, Judge, Belleville.

J. F. Wills, J.J., Belleville.

Wm. Carnew, C.C.A. and C.P., Belleville.

1.—The City of Belleville and the Township of Thurlow; also all that portion of the Township of Sidney lying south of the 8th concession and east of the line between lots 18 and 19.

2.—The Townships of Wollaston, Limerick and Cashel, and the six northerly concessions of the Townships of Tudor and Grimsthorpe, and all those parts of the Township of Lake, in all the concessions thereof lying north of lots 21 in said concessions, all in the County of Hastings.



3.—The Township of Tyendinaga, except that part called Deseronto.

4.—The Township of Hungerford.

5.—All that part of the Township of Sidney which lies to the north of the 7th concession, and all that part of the Township of Rawdon which lies to the south of the 9th concession, and that part of the Township of Huntingdon south of the 6th concession.

6.—The Township and Village of Madoc, the Township of Elzevir and all that part of the Township of Huntingdon north of the 5th concession, and all of the Township of Tudor and Grimsthorpe, except the northerly six concessions of each of the said townships.

7.—The Village of Deseronto.

9.—The Town of Trenton, and all that part of the Township of Sidney lying south of the 8th concession and west of the line between lots 18 and 19.

10.—The Township of Marmora, that part of the Township of Lake lying south of lots 22 in all the concessions thereof, and all that part of the Township of Rawdon which lies north of the 8th concession thereof.

11.—The Townships of Herschell, Monteagle, Carlow, Bangor, Wicklow and McClure.

12.—The Townships of Faraday, Dungannon and Mayo, and the Village of Bancroft.

#### HURON.

L. H. Dickson, Judge, Goderich.

E. N. Lewis, J.J., Goderich.

Chas. Seager, C.C.A. and C.P., Goderich.

1.—Comprising the Town of Goderich, that part of the Township of Goderich to the north of the Cut Line and the Huron Road until the same meets the road allowance between the 13th and 14th concessions, then back along the Huron Road to its junction with the Cut Line, then west by the road allowance between concessions 11 and 12 to the River Maitland, then along the River Maitland to Goderich, together with the Township of Colborne.

2.—Comprising the Township of McKillop, the Town of Seaforth, and all that portion of the Township of Tuckersmith not included in the third division.

3.—Comprising all that portion of the Township of Hullett south of the blind line between the 7th and 8th concessions, of the Township of Hullett, that part of the Township of Goderich not included in Nos. 1 and 7, 1st, 2nd, 3rd and 4th concessions, Township of Stanley 1st and 2nd concessions, Township of Tuckersmith, L.R.S., north of lot 15, and that portion west of side road between lots 25 and 26, H.R.S., and Town of Clinton.

4.—Comprising the Township of Grey, all of the Township of Morris east of side road between lots Nos. 10 and 11 (which is not included in No. 12) and the Village of Brussels.

5.—Comprising the Townships of Usborne and the Village of Exeter.

6.—Comprising the Townships of Ashfield and all West Wawanosh, except that portion east of Maitland River.

7.—Comprising the Township of Goderich, south of Cut Line and Huron Road until the same joins the road between the 12th and 14th concessions of the Township of Goderich; thence along the said concessions until the same joins the River Bayfield, all Stanley not included in No. 3 and the Village of Bayfield.

8.—Comprising the Village of Wingham, the Township of Turnbury, all that part of East Wawanosh not included in No. 12, and all of the Township of Morris not included in Nos. 4 and 12.

9.—Comprising the Township of Howick and the Village of Wroxeter.

10.—Comprising the Township of Hay.

11.—Comprising the Township of Stephen.

12.—Commencing at the northeast angle of the Township of Hullett, thence southerly along the easterly boundary of the said Township of Hullett to the blind line between the 7th and 8th concessions of said township, thence westerly along said line to the western boundary of the township, thence northerly along the westerly boundary of the township to the Maitland River at the southeastern corner of the Maitland Block, thence along the said river northerly till the western boundary of East Wawanosh is reached, thence northerly along said westerly boundary to the road running between the 6th and 7th concessions of said Township of East Wawanosh, thence easterly along said road to the easterly limit of said township, thence northerly along the gravel road to the road running between the 5th and 6th concessions of the Township of Morris, thence easterly along said road to the line between lots 10 and 11, thence southerly along said line between the 6th and 7th concessions, thence easterly along said line to the line between lots 15 and 19, thence southerly to the boundary line between the Townships of Morris and Hullett, thence easterly to the place of beginning, including the Village of Blyth.

#### DISTRICT OF KENORA.

T. W. Chapple, Judge, Kenora.

J. S. Allan, C. Atty. and C.P., Kenora.

1.—Comprising all the portion of the said District of Kenora lying west of the Seventh Meridian Line, including the Towns of Kenora and Keewatin.

2.—Comprising all that portion of the said District lying east of the eastern boundary of the Third Division, south of the northern boundaries of the Townships of Zealand and Hartman to the eastern boundary of the said District, including the Municipality of Ignace.

3.—Comprising all that portion of the said District lying between the Seventh Meridian Line and a line drawn parallel with the western boundary of lot 10 in the Township of Zealand, and extending northward to the northern boundary of the said District and southward to the southern boundary thereof, including the Town of Dryden.

4.—Comprising all that portion of the said Second Division, lying north of a line drawn eastward along the northern boundaries of the Township of Zealand and Hartman, to the eastern boundary of the said District of Kenora.

#### KENT.

Ward Stanworth, Judge, Chatham.

H. D. Smith, C.C.A. and C.P., Chatham.

1.—The First Division to consist of the City of Chatham and that part of the Townships of Dover East and West to the south of the 12th and 13th concession line of the Township of Dover East, and that part of the Township of Chatham south of the 12th and 13th concession line, and west of the side roads between lots 12 and 13, from the first mentioned 12th and 13th concession line to the 5th and 6th concession line, and all south of the said 5th and 6th concession line of said township; that part of the Township of Harwich north of 5th and 6th concession line, by the easterly boundary; that part of the Township of Raleigh north of the 16th concession to the west side road between lots 12 and 13 north to the 6th and



7th concession line, and all of the said township north of the said last-mentioned line, and that part of the Township of Tilbury East north of the 4th concession.

2.—The Second Division to consist of that portion of Township of Howard south of the 2nd and 3rd concession line by the eastern boundary (known as the Botany Road), and that part of the Township of Orford south of the 10th and 11th concession line of said township.

3.—The Third Division to consist of all that part of the Gore of Camden lying west of the 10th and 11th concession line, and that part of the Township of Camden lying west of the side line between lots 6 and 1; the Village of Dresden, and that part of the Township of Chatham north of the 5th and 6th concession line and east of the side roads between lots 12 and 13.

4.—The Fourth Division to consist of that part of the Township of Harwich south of the 5th concession of the eastern boundary, and south of the 3rd concession by the western boundary, and that part of Raleigh south of the 15th concession and east of the side road between lots 12 and 13 and the road to the shore through lot 146 on the Talbot Road.

5.—The Fifth Division to consist of the Village of Wallaceburg, the Gore of Chatham and that part of the Township of Chatham northwest of the 12th and 13th concession line, and west of the said roads between lots 12 and 13, and that part of Dover lying north of the 12th and 13th concession side road.

6.—The Sixth Division to consist of that part of the Township of Howard north of the Botany Road aforesaid, and that part of the Township of Oxford north of the 10th and 11th concession line, the Township of Rone, the Township of Bothwell, the Village of Thamesville, and that part of the Gore of Camden east of the 10th and 11th concession line, and that part of the Township of Camden east of the side line between lots 6 and 7.

7.—The Seventh Division to consist of that part of Tilbury East south of the 3rd concession, the Township of Romney, and that part of the Township of Raleigh south of the 6th and 7th concession line, and west of the side road between lots 12 and 13, in the said township, and the road through lot 147 on Talbot Road.

## LAMBTON.

A. E. Taylor, Judge, Sarnia.

F. W. Willson, C.C.A. and C.P., Sarnia.

1.—The City of Sarnia, the Townships of Sarnia and Moore, and the Villages of Point Edward and Cartwright.

2.—The external boundaries of the Township of Warwick, including that portion of the Village of Arkona south of the township line.

3.—The external boundaries of the Townships of Euphemia and Dawn.

4.—The external boundaries of the Township of Sombra.

5.—The external boundaries of the Township of Plympton.

6.—The external boundaries of the Township of Bosanquet, including that portion of the Village of Arkona north of the township line.

8.—The external boundaries of the Township of Enniskillen.

9.—The external boundaries of the Township of Brooke.

## LANARK.

J. H. Scott, Judge, Perth.

J. M. Balderson, C.C.A. and C.P., Perth.

1.—The Town of Perth, and the Townships of Drummond, Bathurst, South Sherbrooke, Burgess North, and that part of the Township of Elmsley North, north of the Rideau River, within the County of Lanark, and west of lot No. 12 in each concession.

2.—The Second Division to consist of the Village of Lanark, and the Townships of Lanark, Dalhousie, Darling, Lavant and North Sherbrooke.

3.—The Third Division to consist of the Town of Carleton Place and the Township of Beckwith, and the first six lots in the first seven concessions of Township of Ramsay.

4.—The Township of Montague, the Town of Smith's Falls, and that part of the Township of North Elmsley, from lot No. 1 to lot No. 12, in each concession, both inclusive, not within the limits of the Town of Smith's Falls.

5.—The Township of Pakenham, the Town of Almonte, and the Township of Ramsay, with the exception of the first six lots in the first seven concessions of the said township.

### LEEDS AND GRENVILLE.

J. K. Dowsley, Judge, Brockville.

E. J. Reynolds, J.J., Brockville.

M. M. Brown, C.C.A. and C.P., Brockville.

1.—To consist of the 1st, 2nd, 3rd, 4th, 5th, 6th and 7th concessions and broken front of the Township of Elizabethtown, and the concession roads between them.

2.—To comprise the 1st, 2nd, 3rd, 4th, 5th concessions and broken front, and that part of the 6th, 7th and 8th concessions from the town line of Edwardsburg to lot No. 18, inclusive of the Township of Augusta, and the concession roads between them, and the 1st concession of the Township of Edwardsburg, including the Village of Cardinal.

3.—To consist of the 1st, 2nd, 3rd, 4th and 5th concessions and broken front of the Townships of Leeds and Lansdowne, respectively, and the concession roads between them.

4.—To consist of the Township of South Gower, the Township of Oxford from the west side line of lots No. 11 in all the concessions of the eastern boundary of the township, and the gore of land between South Gower, Oxford and Edwardsburg.

5.—To consist of the Township of Wolford (except the 7th and 8th concessions and the allowances of roads within and between them); lots Nos. 1 to 10, inclusive, in the 2nd, 3rd, 4th, 5th, 6th, 7th and 8th concessions of the Township of Oxford, and allowances of roads within and between them.

6.—To consist of the Townships of Bastard and Burgess, and those parts of the Townships of Leeds and Lansdowne, on the north side of the rear of the 5th concession in each respectively.

7.—To consist of the Townships of Kitley and Elmsley.

8.—To consist of the Townships of North Crosby and South Crosby.

9.—To consist of that part of the Townships of Escott and Yonge, in rear of the 4th concession of Yonge, and in rear of the 6th concession of Escott; that part of the Township of Elizabethtown, in rear of the 7th concession of and west of lot No. 18 in the 8th, 9th, 10th and 11th concessions, and the allowances for roads embraced therein.

10.—The Township of Edwardsburg excepting the 1st concession thereof, including the Village of Cardinal.



11.—To consist of that part of the Township of Augusta in rear of the 5th concession and west of lots No. 18 in the 6th, 7th and 8th concessions; the whole of the 9th and 10th concessions of the Township of Augusta; the Gore between the Townships of Oxford, Wolford and Augusta; that part of the Township of Elizabethtown in rear of the 7th concession, and east of the commons, between lots No. 18 and 19 in the 8th, 9th and 10th concessions; the 7th and 8th concessions of the Township of Wolford; lots No. 1 to 10, inclusive, in the 9th and 10th concessions of the Township of Oxford; and the allowance for roads embraced therein.

12.—To consist of the 1st, 2nd, 3rd, and 4th concessions and broken front of the Township of Yonge; the 1st, 2nd, 3rd, 4th, 5th and 6th concessions and broken front of the Township of Escott, and the allowances for roads embraced therein.

The said 1st, 2nd and 12th divisions shall respectively embrace and comprehend within their lines those portions of the River St. Lawrence and islands therein, within the exterior lines of which such portions of said river and islands would lie and be, if such exterior side lines were produced and extended in that direction to the utmost limits of the Province.

### LENNOX AND ADDINGTON.

Jas. H. Madden, Judge, Napanee.

U. M. Wilson, C.C.A. and C.P., Napanee.

1.—The Town of Napanee, Township of Richmond, all that part of North Fredericksburg and Adolphustown lying north of Hay Bay, and all that part of North Fredericksburg lying north of Big Creek.

2.—Comprises 1st concession of Ernestown, the Village of Bath, the Township of Amherst Island, and the 2nd, 3rd and 4th concessions of the said Township of Ernestown, from the west limits thereof to the west limit of lot No. 21 in each concession.

3.—Township of South Fredericksburg and all that part of North Fredericksburg and Adolphustown not included in Division No. 1.

4.—1st, 2nd and 3rd concessions of the Township of Camden and the Village of Newburg.

5.—All that part of the Township of Camden not included in Division No. 4.

6.—All that portion of the Township of Ernestown not included in the limits of Division No. 2.

7.—Township of Sheffield.

8.—Townships of Kaladar, Anglesea and Effingham.

9.—Townships of Abinger, Ashby and Denbigh.

### LINCOLN.

J. S. Campbell, Judge, St. Catharines.

M. Brennan, C.C.A. and C.P., St. Catharines.

1.—The Town and Township of Niagara.

2.—The Township of Grantham (including the City of St. Catharines), the Villages of Merritton and Port Dalhousie and the Township of Louth.

3.—The Townships of Caistor and Gainsborough and the 9th concession of the Township of Grimsby, including the 1st and 2nd ranges as part of the said concession.

4.—The Village of Beamsville and the Township of Clinton.

5.—The Village of Grimsby, the Township of North Grimsby, and the Township of South Grimsby, except that portion included in the Third Division.

## DISTRICT OF MANITOULIN.

C. E. Hewson, Judge, Gore Bay.

W. F. McRae, C.A., and C.P., Gore Bay.

1.—The Town of Gore Bay, the Townships of Gordon, Allan, Campbell, Mills, Burpee, Robinson, Dawson, The Islands, Barrie, Clapperton and the Duck Islands, and that part of the Township of Billings lying west of the road allowance between lots 15 and 16 in the several concessions thereof, and so much of the Township of Carnarvon as lies west of Lake Mindemoya and north of the line between the 6th and 7th concessions thereof, and Cockburn Island.

2.—The Town of Little Current, the Township of Howland and those parts of the Townships of Sheguindah and Bidwell lying north of the line between the 6th and 7th concessions of Sheguindah and the 4th and 7th concessions of the Township of Bidwell, and the 6th and 7th concessions of the line between lots 17 and 18 in the Township of Billings, and the adjacent islands lying north and east of the said Townships, except the Clapperton Island.

3.—Manitowaning, the Townships of Assiginack, Tehkummah and Sandfield, and those parts of the Township of Sheguindah lying south of the line between the 4th and 5th concessions of the Township of Bidwell and 6th and 7th concessions of the Township of Billings to the line between lots 17 and 18 of said township, and the Township of Carnarvon, except so much of the same as lies west of Mindemoya Lake, and all the part of Manitoulin lying east of the Township of Assiginack, Manitowaning and South Bays and the islands adjacent thereto.

## MIDDLESEX.

Talbot Macbeth, Judge, London.

J. C. Judd, J.J., London.

J. B. McKillop, C.C.A., and C.P., London.

1. That part of the City of London lying to the west of Maitland Street with that portion of the Township of London lying south of the line between the 4th and 5th concessions and west of the said street, produced northerly on a line in the same direction to the line between the said 4th and 5th concessions, and with that portion of the Township of Westminster lying west of the main road leading south from Clark's Bridge, across the Thames, south to the line between the 1st and 2nd concessions, and westerly to the line between lots 42 and 43, and extending northerly to the River Thames, and also including the Village of London West.

2.—The Villages of Parkhill and Ailsa Craig, the Townships of East Williams and West Williams, and that portion of the Township of Lobo lying north of the line between the 11th and 12th concessions, and east of the lines between lots Nos. 12 and 13.

3.—The Townships of McGillivray and Biddulph and the Village of Lucan.

4.—The Township of Delaware, with that portion of the Township of Westminster west of the line between lots 30 and 31 in the 2nd concession, then southerly on the line between lots 20 and 21 to the southerly limit of the township, including all west of said line, and also including all that portion of the front of said Township of Westminster lying west of the line between lots Nos. 42 and 43, not included in the first division, with that portion of the Township of Caradoc lying south of the line between the 5th and 6th concessions to the River Thames, and with that portion of the Township of Lobo lying south of the line between the 6th and 7th concessions, to the River Thames.



5.—The Township of Ekfrid and Mosa, including the Villages of Wardsville, Newbury and Glencoe.

6.—Townships of Adelaide and Metcalfe, the Town of Strathroy, with that portion of the Township of Caradoc lying north of the line between the 3rd and 4th concessions, with that portion of the Township of Lobo which lies north of the 6th concession and west of the line between lots 12 and 13 of the said township.

7.—The Township of North Dorchester, north and south of the River Thames, that portion of the Township of West Nissouri which lies south of the line between lots 14 and 15, and with that portion of the Township of Westminster lying south of the line between the 1st and 2nd concessions and east of the line between lots 30 and 31 in the 2nd concession and thence east of the line between lots 20 and 21, continued south to the southerly limit of the said Township of Westminster.

8.—All that portion of the Township of London which lies north of the line between the 4th and 5th concessions, that portion of the Township of Lobo which lies north of the line between the 6th and 7th concessions, and east of the line between lots 12 and 13 to the line between the 11th and 12th concessions and with all that portion of the Township of West Nissouri which lies north of the line between lots 14 and 15.

9.—All that part of the City of London lying east of Maitland Street; that part of the Township of London, lying south of the line between the 4th and 5th concessions and east to the said street, produced northerly or in a line in the same direction to the line between the said 4th and 5th concessions and that part of the Township of Westminster lying north of the line between the 1st and 2nd concessions, and east of the main road leading south from Clarke's Bridge across the Thames.

#### DISTRICT OF MUSKOKA.

A. A. Mahaffy, Judge, Bracebridge.

Thomas Johnson, C.A., and C.P., Bracebridge.

1.—The Town of Bracebridge, concessions 1, 2, 3, 4, 5, 6, 7, 8, and 9, in the Township of Stephenson, Brunel and Franklin, and concessions 7, 8, 9, 10, 11, 12 and 13, in the Townships of Muskoka and Draper, and the Townships of Macauley, McLean, Ridout, Monck, Watt, Cardwell, Freeman, Gibson and Medora, including the Village of Port Carling.

2.—The Town of Gravenhurst, the Townships of Morrison, Ryde, Wood, Oakley and Baxter, and concessions 1, 2, 3, 4, 5 and 6 of the Townships of Muskoka and Draper.

3.—The Town of Huntsville, the Townships of Stisted, Chaffey and Sinclair, and concessions 10, 11, 12, 13 and 14 in the Townships of Stephenson, Brunel and Franklin.

#### DISTRICT OF NIPISSING.

Jos. A. Valin, Judge, North Bay.

H. D. Leask, J.J., North Bay.

T. E. McKee, C.A., and C.P., North Bay.

1.—To be composed of all that part of the District which is situated west of the line between the Indian Reserve and the Township of Widdifield produced south to the boundary of the District, and north of the north-east angle of the Township of Gooderham, and south of the line marking the northern boundary of the said Township of Gooderham produced west to the boundary of the District.

2.—To be composed of so much of the District as lies east of the line commencing at the north-west angle of the Township of Poitras produced to the south-east angle of the Township of French; the Townships of Olrig and Mattawan, and all that part of the District situated east of the line between the Townships of Bonfield and Calvin, produced to the southerly boundary of the District.

3.—To be composed of the Townships of Widdifield, Phelps, Ferris, Bonfield, Chisholm, Boulter, Ballantyne, Wilkes, Biggar, Paxton, Butt, Devine, Hunter, McCraney, Finlayson, Peck, and all that part of the District situated west of a line drawn from the south-east angle of the Township of French, produced north to the Ottawa River, thence along the Ottawa River to the south-east angle of the Township of South Lorrain, thence west along the south boundary of South Lorrain to the east boundary of the Township of Cassels, thence north along the east boundary of the Township of Cassels, produced northerly to the northern boundary of the District, thence west along the northern boundary of the District to the western boundary thereof, thence southerly along the western boundary to the north-west angle of the Township of Pardo, thence east along the north boundary to the Township of Pardo, produced to the north-east angle of the Township of Gooderham; thence southerly along the east boundary of the Township of Gooderham, and the said boundary forwarded to the waters of Lake Nipissing.

#### NORFOLK.

A. T. Boles, Judge, Simcoe.

T. R. Slaght, C.C.A., and C.P., Simcoe.

1.—The Town of Simcoe, the Gore of the Township of Woodhouse and all that part of said Township lying west of the side line between lots 5 and 6, together with that part of the 4th, 5th and 6th concessions lying west of the said line between lots 12 and 13.

2.—The Township of Townsend and the Village of Waterford.

3.—The Township of Windham.

4.—The Township of Middleton and the Village of Delhi.

5. The Township of Charlotteville.

6.—The Townships of North Walsingham, South Walsingham and the Village of Port Rowan.

7.—The Township of Houghton.

8.—The Village of Port Dover, and that part of the Township of Woodhouse not included in Division 1, viz.: all that part of the 1st, 2nd and 3rd concession lying east of the side line between lots 5 and 6, and that part of the 4th, 5th and 6th concessions lying east of the said line, between lots 12 and 13 in said township.

#### NORTHUMBERLAND AND DURHAM.

H. A. Ward, Judge, Port Hope.

G. M. Roger, J.J., Cobourg.

W. F. Kerr, C.C.A. and C.P., Cobourg.

1.—Townships of Cartwright and Darlington and the Town of Bowmanville.

2.—Township of Clarke and Village of Newcastle.

3.—Township of Hope and Town of Port Hope.

4.—Townships of Cavan, Manvers, South Monaghan and Village of Millbrook.

5.—Township of Hamilton and Town of Cobourg.

6.—Townships of Haldimand and Alnwick.



- 7.—Township of Cramahe and Village of Colborne.
- 8.—Township of Brighton and Village of Brighton.
- 9.—Township of Percy and Village of Hastings.
- 10.—Township of Murray.
- 11.—Township of Seymour and Village of Campbellford.

## ONTARIO.

T. A. MacGillivray, Judge, Whitby.

R. Ruddy, J.J., Whitby.

J. E. Farewell, C.C.A. and C.P., Whitby.

1.—Including the Townships of Whitby and East Whitby and the Towns of Whitby and Oshawa.

2.—The Township of Pickering.

3.—The Townships of Reach and Scugog and the Village of Port Perry.

4.—The Townships of Uxbridge and Scott and the Town of Uxbridge.

5.—The Township of Brock and the Village of Cannington.

6.—The Township of Thorah and Village of Beaverton.

7.—The Townships of Mara and Rama, including the Village of Brechin.

## OXFORD.

J. G. Wallace, Judge, Woodstock.

R. N. Ball, C.C.A., and C.P., Woodstock.

1.—Comprising the City of Woodstock, the Township of East Oxford, and that part of the Township of East Zorra, lying south of the line between lots number twenty-five and twenty-six of the Township of Blandford, and that part of the Township of North Oxford lying east and north of the road between lots 16 and 17 to the boundary of the Township line between North and West Oxford, and that part of the Township of West Oxford lying east of the road between lots 6 and 7 to the boundary of the Township of East Oxford, and that part of the Township of Blandford lying south of the 10th concession.

2.—Comprises the Township of Blenheim.

3.—Comprises the Township of East Nissouri and West Zorra and the Village of Embro.

4.—Comprises the Townships of North Norwich and South Norwich and the Village of Norwich.

5.—Comprises the Town of Ingersoll and that part of the Township of North Oxford lying west and south of the road between lots No. 16 and 17 of the Township of West Oxford, and that part of the Township of West Oxford lying south of the road between lots 6 and 7 to the line between West Oxford and East Oxford, and those portions of the Township of Dereham being part of the 1st concession of the said Township of Dereham, west of the Middle Town Line.

6.—Comprises the Town of Tillsonburg and that part of the Township of Dereham not included in the Fifth Division.

7.—Comprising the Village of Tavistock and that part of the Townships of East Zorra, north of the road between lots 25 and 26, and that part of the Township of Blandford lying north of the 10th concession of the said Township.

## DISTRICT OF PARRY SOUND.

F. R. Powell, Judge, Parry Sound.

W. L. Haight, C.A. and C.P., Parry Sound.

1.—The Town of Parry Sound and the Townships of Foley, McDougall, Cowper and Carling, and all that portion of the district lying to the west of the east boundary of Carling, produced to the French River.

2.—The Townships of McKellar, Ferguson, Hagerman, Croft, and all that portion of the district lying between the east boundary of Ferrie and the west boundary of Ferguson, produced to the French River.

3.—The Townships of Humphrey, Christie, Monteith and Conger.

4.—Townships of McMurrich, Perry, Armour, Proudfoot and Bethune.

5.—Townships of Spence, Chapman, Ryerson and Lount.

6.—That territory bounded on the west by the western boundaries of the Townships of Pringle and Patterson, and the western boundary of the Township of Patterson, produced to the French River and Lake Nipissing; on the east by the boundary of the District of Parry Sound, and on the south by the southern boundaries of the Townships of Himsworth, Gurd and Pringle.

7.—The Townships of Machar, Laurier, Strong and Joly.

## PEEL.

B. F. Justin, Judge, Brampton.

W. S. Morphy, C.C.A. and C.P., Brampton.

1.—Township of Brampton, Township of Chinguacousy and northern division of the Township of Toronto Gore.

2.—Village of Streetsville, Township of Toronto and southern division of the Township of Toronto Gore.

3.—Township of Caledon.

4.—Village of Bolton, Township of Albion.

## PERTH.

J. A. Barron, Judge, Stratford.

G. G. McPherson, C.C., and C.P., Stratford.

1.—To consist of all that part of the Township of North Easthope west of the line between lots 25 and 26, and south of the road between the 8th and 9th concessions, and all that part of the Township of South Easthope west of the side line between lots 25 and 26; all that part of the Townships of Downie and Gore north and east of the concession line between the 10th and 11th concessions and the Oxford Road; and all the Township of Ellice from the 1st to 13th concession, inclusive.

2.—To consist of all that part of the Township of Fullarton not included in Division No. 3, and the Townships of Hibbert and Logan.

3.—To consist of that portion of the Township of Downie west of the Oxford Road, and south of the concession line between the 10th and 11th concessions; the Township of Blanshard; all that part of the Township of Fullarton comprising the 13th and 14th concessions, and south of a road leading from Mitchell Road, between lots 24 and 25, east of lots 3 in the 10th concession; thence east along the line between the 10th and 11th concessions to the town line.

4.—To consist of that part of the Township of North Easthope east of the line between lots 25 and 26, and the north of the 8th concession, inclusive, with



the 9th and 10th concessions; all that part of the Township of South Easthope not included in Division 1.

5.—To consist of the Township of Mornington, and all that part of the Township of Elma from lots 13 to 72, both numbers inclusive, of the 1st concession, and from lots 27 to 16, both numbers inclusive, in and from the 2nd to the 18th concession, both concessions inclusive, of the said Township of Elma; and concessions 14, 15 and 16 of the Township of Ellice; and concessions 11, 12, 13 and 14 of the Township of North Easthope.

6.—To consist of the Township of Wallace and all that part of the Township of Elma from the 1st concession to the 18th concession, both concessions inclusive, and comprising lots Nos. 1 to 52, both inclusive, of the 1st concession, and lots Nos. 1 to 26 inclusive, from the 2nd to the 18th concession, both concessions inclusive.

### PETERBOROUGH.

E. C. S. Huycke, Judge, Peterborough.

G. W. Hatton, C.C.A., and C.P., Peterborough.

1.—Shall comprise the City of Peterborough, the Townships of North Monaghan and Ennismore, all the Township of Smith lying south of the 7th concession, all that part of the Township of Otonabee lying west of the 8th concession and north of lots Nos. 21 and all that part of the Township of Douro lying south of lots numbered 11.

2.—Shall comprise the Village of Norwood, the Township of Asphodel, and all that part of the Township of Dummer lying east of the 5th concession and that part of the said Township of Dummer lying west of the 6th concession and south of lots numbered 11.

3.—Shall comprise that part of the Township of Smith lying north of the 6th concession, all that part of the Township of Douro lying north of lots numbered 10, that part of the Township of Dummer lying west of the 6th concession and north of lots numbered 10, the Township of Galway, the Township of Harvey and the Village of Lakefield.

4.—Shall comprise the Townships of Anstruther, Burleigh, Cavendish and Chandos.

5.—Shall comprise the Townships of Belmont and Methuen and the Village of Havelock.

6.—Shall comprise the Township of Otonabee, except that part thereof lying west of the 8th concession and north of lots numbered 21.

### PRESCOTT AND RUSSELL.

A. Constantineau, Judge, L'Orignal.

C. G. O'Brian, J.J., L'Orignal.

Louis Coté, C.C.A., and C.P., L'Orignal.

1.—Comprises the whole of the Township of Longueuil, the municipality of the Village of L'Orignal, and the 1st concession of the Township of Caledonia.

2.—Comprising all that part of the Township of West Hawkesbury, extending from front of 3rd concession to the rear of the said township.

3.—Comprises the whole of the Township of East Hawkesbury.

4.—Comprising the Township of North Plantagenet, and that part of the Township of South Plantagenet lying north of the Nation River.

- 5.—Comprising the whole of the Township of Cumberland.
- 6.—Comprising the whole of the Township of Russell.
- 7.—Comprising the two front concessions of the Township of West Hawkesbury, and the Municipality of Hawkesbury Village, within the same.
- 8.—Comprising the Township of Caledonia (excepting the 1st concession of the said township), and also that portion of the Township of South Plantagenet lying south and east of the Nation River.
- 9.—Comprising the whole of the Township of Alfred.
- 10.—Comprising the whole of the Township of Clarence.
- 11.—Comprising the whole of the Township of Cambridge.

### PRINCE EDWARD.

Ivan McLean, Judge, Picton.

R. H. Hubbs, C.C.A., and C.P., Picton.

1.—The Town of Picton, the 2nd and 3rd concessions of "Military Tract" from the west line of No. 13 eastward; Gore "G"; 1st and 2nd concessions north of the Carrying Place, 1st concession southeast of the Carrying Place, and 2nd concession north of Black River, including Gores "K" and "L" and McCan Gores, all in the Township of Hallowell; Block "I" in the concession north and east of East Lake, and Gore "B" in the Township of Athol, and 1st and 2nd concessions south of the Bay of Quinte, and Gore "A" in the Township of North Marysburg, and 1st concession southwest of Green Point to the end of Carman's Point in Sophiasburg.

2.—The Township of South Marysburg, and the Southern part of Athol, commencing at the outlet of East Lake, thence down to the head of the Lake, thence down to the base line between the 1st concession south and the 1st concession north of East Lake, till it strikes the township line of Hallowell, thence down said township line till it strikes South Marysburg.

3.—The Township of Sophiasburg, together with Big Island, excepting the 1st concession southwest of Green Point to the end of Carman's Point.

4.—All that part of the Township of Ameliasburg lying east of the line between lots 86 and 87, in the 1st, 2nd, 3rd and 4th concessions of said township, including Huff's Island.

5.—That part of the Township of Hillier not included in the 7th division, also the 1st and 2nd concessions north of West Lake, and west of lot No. 7 in the said concession, and that part of Irwin Gore lying north and west of lot No. 7 in the 2nd concession and the west part of the 2nd concession produced west of lot No. 74 in that concession in the Township of Hallowell.

6.—Block (IV.) four, concession south side of West Lake, 1st concession "Military Tract," 2nd and 3rd concessions of said tract west of Lots No. 13, in those concessions, "Gore E," 1st and 2nd concessions north of West Lake, and east of lot No. 6 in those concessions; the Gerrow Gore and that part of Irwin Gore not included in Division No. 8, and all that part of the 2nd concession produced east of lot No. 75 in the Township of Hallowell.

7.—All that part of the Township of Ameliasburg lying west of the line between lots No. 86 and 87, in the 1st, 2nd, 3rd and 4th concessions of said township; all that part of the 4th and 5th concessions of the Township of Hillier west of the line between lots 86 and 87 and the 3rd concession west of the line between lots No. 22 and 23, with that part of the 2nd concession lying North of Pleasant Bay in the said Township of Hillier.



8.—All the point lying east of the west line of Marshland's Gore, the concession lying north of Smith's Bay and Waupoos Island in the Township of North Marysburg.

### DISTRICT OF RAINY RIVER.

A. McLennan, Judge, Fort Frances.

N. L. Croome, C.C.A. and C.P., Fort Frances.

1.—To comprise all that part of the said District lying east of the east boundaries of the Townships of Aylesworth, Lash, Carpenter, Kingsford and Fleming, and east of the east boundary of the said Township of Fleming produced north to the north boundary of the said District.

2.—To comprise all that part of the said District lying west of Division No. 1 and east of the east boundaries of the Townships of Morley, Morley Additional, Pattullo, Sifton and Dewart, and east of a line drawn north astronomically from the northeast angle of the said Township of Dewart to the north boundary of the said District.

3.—To comprise all that part of the said District lying west of Division No. 2.

### RENFREW.

J. M. McNamara, Judge, Pembroke.

J. H. Burritt, C.C.A., and C.P., Pembroke.

1.—Comprising the Town of Pembroke, the Townships of Pembroke, Stafford, Alice, Petawawa, Buchan, Rolph, Wylie, McKay, Fraser, Herd, Clara and Maria, and all that part of the Township of Wilberforce from the 18th to the 25th concessions, both inclusive, and also those parts of the 14th, 15th, 16th and 17th concessions of the same Township of Wilberforce lying north of Snake River and east of Lake Dore.

2.—Comprising all that part of the Township of Westmeath lying east and north of the Muskrat Lake and River, and all those parts of the Township of Ross, from the 5th to the 9th concessions, both inclusive, east of Muskrat Lake, and from the 7th to the 13th (of the other) concessions, both inclusive, of the said Township of Ross.

3.—Comprising the Town of Renfrew and the Townships of Horton, Admas-ton, Bagot, Blythfield, Brougham and Matawachan, in the said County of Renfrew.

4.—Comprising the Village of Arnprior and the Township of McNab.

5.—Comprising the Townships of Grattan, Sebastopol, South Algona, North Algona, and all that part of the Township of Wilberforce, from the 1st to the 17th concessions, both inclusive, excepting those parts of the 14th, 15th, 16th and 17th concessions of said Township of Wilberforce lying north of Snake River and east of Lake Dore.

6.—Comprising the Township of Bromley, and all that part of the Township of Westmeath west of Muskrat Lake, and all those parts of the Township of Ross, from the 1st to the 14th concessions, both inclusive, of the said Township of Ross.

7.—Comprising the Townships of Brudenell, Radcliffe, Raglan, Lynedoch, Griffith, Hagarty, Sherwood, Jones, Richards and Burns.

## SIMCOE.

G. N. Vance, Judge, Barrie.

E. A. Wismer, J.J., Barrie.

J. R. Cotter, C.C.A., and C.P., Barrie.

1.—Comprising the Town of Barrie, the Township of Vespra, except that portion lying west of the Nottawasaga River, and excepting also lots Nos. 38, 39 and 40, in the 1st and 2nd concessions, and lots Nos. 1, 2 and 3 in the 3rd, 4th, 5th, 6th and 7th concessions respectively. That portion of the Township of Oro lying south of lots Nos. 21 in the 1st and 2nd concessions (including the ranges), and south of lots Nos. 13 in the 3rd, 4th, 5th, 6th, 7th and 8th concessions respectively; that portion of the Township of Innisfil lying east of lots Nos. 5 in the 6th, 7th and 8th concessions, and that portion lying north of the 8th concession; that portion of the Township of Essa lying north of lots Nos. 19 in the 7th, 8th, 9th, 10th and 11th concessions.

2.—The Village of Bradford, the Township of West Gwillimbury, excepting thereout lots Nos. 1, 2, 3, 4 and 5 in the 14th and 15th concessions; the Township of Innisfil, excepting that portion lying north of the 5th concession, and excepting also lots Nos. 1, 2, 3, 4 and 5 in the 1st, 2nd, 3rd, 4th and 5th concessions thereof.

3.—The Township of Tecumseh, excepting concessions 12, 13, 14 and 15; the Township of Adjala, excepting that portion lying north of lot No. 25 in the 8th concession thereof.

4.—The Town of Collingwood, the Village of Stayner, that portion of the Township of Nottawasaga lying north of lot No. 18 in the 12th concession thereof; that portion of the Township of Sunnidale lying north of the 8th concession; that portion of the Township of Floss lying west of the Nottawasaga River; the islands in Lake Huron contiguous to the Township of Nottawasaga.

5.—The Township of Floss, except that portion lying west of the Nottawasaga River; the Township of Medonte, except that portion lying east of the 10th concession and north of lots Nos. 10 in the 9th and 10th concessions respectively; that portion of the Township of Oro lying north of the southern boundaries of lots Nos. 21 in the 1st and 2nd concessions, and north of the southern boundaries of lots Nos. 13 in the 3rd, 4th, 5th, 6th, 7th and 8th concessions respectively; lots Nos. 38, 39 and 40 in the 1st and 3rd concessions, and lots Nos. 1, 2 and 3 in the 3rd, 4th, 5th, 6th and 7th concessions of the Township of Vespra.

6.—The Town of Orillia, the Township of Orillia, southern division, the Township of Orillia, northern division, except that portion lying north of lots Nos. 15 in the first seven concessions thereof; that portion of the Township of Oro lying east of the 8th concession; that portion of the Township of Medonte, being composed of lots Nos. 1 to 6 (both inclusive) in the 11th, 12th, 13th, and 14th concessions; the islands in Lake Simcoe contiguous to the townships and portions of townships above described lying wholly or for the most part opposite thereto.

7.—The Township of Nottawasaga, except that portion lying north of lot No. 18 in the 12th concession thereof; the Township of Sunnidale, except that portion lying north of the 8th concession; that portion of the Township of Vespra lying west of the Nottawasaga River; that portion of the Township of Essa lying north of lots 19 in the 1st, 2nd, 3rd, 4th, 5th and 6th concessions; that portion of the Township of Tossorontio lying north of lots Nos. 20 in each of the seven concessions thereof.

8.—The Township of Essa, except that portion lying north of lots Nos. 19 in each of the eleven concessions thereof; the Township of Tossorontio, except that portion lying north of lots Nos. 20 in each of the seven concessions thereof; that



portion of the Township of Innisfil, being composed of lots Nos. 1, 2, 3, 4 and 5 in the 1st, 2nd, 3rd, 4th, 5th, 6th, 7th and 8th concessions; the 12th, 13th, 14th and 15th concessions of the Township of Tecumseh; lots Nos. 1, 2, 3, 4 and 5 in the 14th and 15th concessions of the Township of West Gwillimbury; that portion of the Township of Adjala lying north of lots Nos. 25 in the eight concessions thereof.

9.—The Town of Penetanguishene and the Village of Midland, the Township of Tiny; that portion of the Township of Tay lying west of the 8th concession; the islands in Lake Huron contiguous to the Township of Tiny, and to that part of the Township of Tay, forming part of the 9th division, and lying wholly and for the most part opposite thereto.

10.—The Township of Matchedash, that portion of the Township of Orillia, northern division, lying north of lots Nos. 15, in the first seven concessions thereof; that portion of the Township of Medonte lying north of lots Nos. 6, in the 11th, 12th, 13th and 14th concessions, and that portion lying north of lots Nos. 10, in the 9th and 10th concessions thereof; the Township of Tay, except that portion lying west of the 8th concession; the island in Lake Huron, contiguous to that portion of the Township of Tay, forming part of the 10th division, and lying wholly or for the most part opposite thereto.

NOTE.—Each of the said several divisions shall include all allowances for roads embraced within its external limits, and shall also extend to the centre of every allowance for road lying external and adjacent to every such division, excepting always where any such last-mentioned allowance is hereinbefore declared to belong to or form part of any particular division.

### STORMONT, DUNDAS AND GLENGARRY.

J. R. O'Reilly, Judge, Cornwall.

J. W. Liddell, J.J., Cornwall.

J. G. Harkness, C.C.A. and C.P., Cornwall.

1.—Township of Charlottenburg, in the County of Glengarry.

2.—Township of Lochiel, in the County of Glengarry.

3.—Township of Cornwall, in the County of Stormont.

4.—Township of Osnabruck, in the County of Stormont.

5.—Township of Williamsburg, in the County of Dundas.

6.—Township of Matilda, in the County of Dundas.

7.—Township of Mountain, in the County of Dundas.

8.—Township of Finch, in the County of Stormont.

9.—Township of Lancaster, in the County of Glengarry.

10.—Township of Winchester, in the County of Dundas.

11.—Township of Roxborough, in the County of Stormont.

12.—Township of Kenyon, in the County of Glengarry.

### SUDBURY.

J. J. Kehoe, Judge, Sudbury.

R. R. McKessock, C.A. and C.P., Sudbury.

1.—To comprise so much of the District not included in Division No. 4, as lies east of a line commencing at the south-west angle of Township No. 82 produced north to the north-west angle of the Township of Fairbank, thence east to the south-east angle of the Township of Rayside, thence north to the north-east

angle of the Township of Kitchener, and so much of the District as lies north of the line drawn from the north-east angle of the Township of Kitchener, produced to the south-west angle of the Township of Botha, thence north to the north-west angle of said Township, and produced to the western boundary of the District, and all the territory lying east of a line produced north from the boundary of the District, between Townships Nos. 16 and 17 produced to the south-east angle of the Township of Shenango, thence west to the south-west angle of said Township, thence north to the boundary of the District.

2.—So much of the District as lies south of a line produced easterly from the south-west angle of the Township of Forks to the north-west angle of the Township of Botha, thence to the southern boundary of said Township, thence east to the north-east angle of the Township of Kitchener, thence south to the south-east angle of the Township of Rayside, thence west to the boundary of the District.

3.—So much of the District as lies west of a line produced north from the south-west angle of Township No. 82 to the north-west angle of the Township of Fairbank, thence west to the boundary of the said District.

4.—So much of the District that lies east of a line between Townships of Allen and Bigwood produced north to the northern boundary of the District

5.—So much of the District as lies west of a line drawn from the north-east angle of the Township of Shenango and produced to the southern boundary of the District, excepting said Township.

#### DISTRICT OF TEMISKAMING.

H. Hartman, Judge, Haileybury.

G. H. Hayward, J.J.

F. L. Smiley, C.A. and C.P., Haileybury.

1.—To be composed of that portion of the District lying south of the northerly boundary of the Townships of Klock, Barr, Firstbrook, and Bucke, and east of the line between the Townships of Van Nostrand and Klock, produced southerly to the boundary of the District.

2.—To be composed of the Townships of Cane, Henwood, Kearns, Harley, Casey, Auld, Lundy, Hudson, Dymond, Harris, Hilliard and Brethour including the Town of New Liskeard.

3.—So much of the District that lies north of the northern boundary of the Townships of Cane, Henwood, Kerns, Hilliard and Brethour and east of the boundary line between the Townships of Tudhope and Bryce, produced northerly to the north-west angle of the Township of Bernhardt, thence east to the boundary of the District.

4.—So much of the District as lies south of the southerly boundary of the Township of Langmuir produced easterly to the north-west angle of the Township of Bernhardt and west of the line between the Townships of Maisonville and Bernhardt, produced southerly to the southern boundary of the District.

5.—So much of the District as lies west of a line produced north from the south-east angle of the Township of Geikie to the north-east angle of the Township of Douglas, thence east to the south-east angle of the Township of Blackstock, thence north to the north-east angle of the Township of German, thence west to the north-west angle of said Township, thence north to the north-east angle of Evelyn, thence west along the northern boundary of said Township, thence north



to the north-east angle of the Township of Duff, thence west to the boundary of the District.

6.—So much of the District as lies north of the southern boundary of the Township of Kirkland produced east and west to the boundary of the District.

7.—So much of the District as lies north of a line drawn from the south-west angle of the Township of Timmins to the eastern boundary of the District and east of a line produced north from the south-west angle of said Township to the north-west angle of the Township of Stock, thence west to the south-west angle of the Township of Dundonald, thence north to the north-west angle of said Township, thence west to the south-west angle of the Township of Little, thence north to the north-west angle of the Township of Mann.

### THUNDER BAY DISTRICT.

H. H. O'Leary, Judge, Port Arthur.

Jno. McKay, J.J., Port Arthur.

W. F. Langworthy, C.A., and C.P., Port Arthur.

1.—All that part of the district lying west of the meridian of 87 degrees of west longitude, to the meridian of the most easterly part of Hunter's Island, excepting therefrom the Municipality of Neebing.

3.—Comprising the Municipality of Neebing.

### VICTORIA.

W. D. Swayze, Judge, Lindsay.

H. McMillan, J.J., Lindsay.

T. H. Stinson, C.C.A. and C.P., Lindsay.

1.—The first consists of the following townships and parts of townships, viz.: Of the 15th concession of the Township of Mariposa, and the Township of Eldon, except the ranges north and south of the Portage Road.

2.—All the Township of Fenelon, except that portion lying east of the Scugog River, and south of Sturgeon Lake, and the Township of Somerville.

3.—The Township of Verulam.

4.—The Township of Emily.

5.—The Town of Lindsay, Township of Ops, and that portion of the Township of Fenelon, lying east of the Scugog River, and south of Sturgeon Lake.

6.—The Township of Mariposa, except the 15th concession.

7.—The Townships of Carden and Dalton, Laxton, Digby and Longford, and the Township of Bexley, and that portion of the Township of Eldon north of Portage Road, and the range south of Portage Road.

### WATERLOO.

E. J. Hearn, J., Kitchener.

D. S. Bowlby, C.C.A., and C.P., Kitchener.

1.—All that portion of the Township of Waterloo lying north of Blockline on the west side of the Grand River and that part of the upper block of said township lying north of said township lying on the east side of the Grand River, north

of lots Nos. 115, 109, 104, 86 and 95, to the Guelph Township line, including the Towns of Kitchener and Waterloo.

2.—All that part of the Township of Waterloo lying south of the Blockline on the west side of the Grand River, and that part lying on the east side of the Grand River, south of the northern boundary of lots Nos. 115, 109, 104, 85 and 95, to the Guelph Township line, including the Villages of Preston and Hespeler.

3.—All that portion of the Township of North Dumfries lying east of lot No. 19 in the 7th concession, and running a course with eastern boundary of the said lot in a northerly direction up to the 12th concession; thence along the eastern boundary of lot No. 23, in the said 12th concession, to the township line, including the Town of Galt.

4.—The Township of Wilmot, including the Village of New Hamburg.

5.—The Township of Wellesley.

6.—The Township of Woolwich.

7.—All that part of the Township of North Dumfries lying west of the eastern boundary of said lot No. 19, in the 7th concession; thence along the eastern limits of the said lot No. 19, the same course thereof, in a northerly direction to the 15th concession; thence along the westerly limit of lot No. 23, in the said 12th concession to the township line, including the Village of Ayr.

#### WELLAND.

L. B. C. Livingstone, Judge, Welland.

T. D. Cowper, C.C.A., and C.P., Welland.

1.—The Township of Crowland; that part of the Township of Thorold lying south of the lines between lots 178 and 195, running through to Pelham; that part of Pelham lying south of the 4th concession, and that part of Humberstone lying north of the concession line, between the 4th and 5th concessions, being the whole of the 15th concession and the Town of Welland.

2.—The Township of Wainfleet.

3.—The Township of Bertie, and those parts of the Township of Humberstone not included in Nos. 1 and 6, and the Village of Fort Erie.

4.—The Township of Willoughby, the Village of Chippawa, and that part of the Township of Stamford south of the line between lots 136 and 137; easterly from the westerly limit of the township to the south-east angle of lot No. 133; thence north on the line between lots Nos. 132 and 133, to the northern boundary of the township, including the towns of Clifton and Navy Island.

5.—Those parts of the Township of Stamford, Thorold and Pelham not included in any other division, and the Town of Thorold.

6.—All the Township of Humberstone lying south of the 5th concession, and west of the side lines between lots Nos. 9 and 10, in the several other concessions thereof, and the Village of Port Colborne.

#### WELLINGTON.

L. M. Hayes, Judge, Guelph.

A. Spotton, J.J., Guelph.

—————, C.C.A., and C.P., Guelph.



1.—The Town and Township of Guelph.

2.—The Township of Puslinch.

The Township of Eramosa.

4.—The Township of Nichol, excepting the 11th and 12th concessions; the Municipality of Fergus; the first eight concessions of the Township of Garafraxa; and lots 1 to 18, both inclusive, in concessions A and B of the Township of Peel; lots 13, 14, 15, 16, 17 and 18, in concessions 18 and 19, and lots 19, 20 and 21 in the 17th concession of the Township of Peel.

5.—The Township of Erin.

6.—The Township of Pilkington, and the 11th and 12th concessions of the Township of Nichol; the Municipality of the Village of Elora, and lots Nos. 19 and upwards belonging to the 9th, 10th, 11th, 12th, 13th, 14th, 15th and 16th concessions of Peel.

7.—Concessions 1 to 16, inclusive, of the Township of Maryboro' and concessions 1 to 16, inclusive, of the Township of Peel, except lots 19, 20, 21, 22 and 23 of those concessions in that township.

8.—That part of the Township of Arthur south and southeast of lot 15, on the west side of the Owen Sound Road, in the Township of Arthur; that part of the Township of Luther from 1 to 16, both inclusive; and lots 1 to 12, both inclusive, of the 17th and 18th concessions of the Township of Peel; lots 5 to 11, both inclusive, of the 19th concession of said Township of Peel; and lots 19 to 23, both inclusive, of concessions A and B of said Township of Peel.

10.—The Township of Minto.

11.—The Town of Mount Forest, and that part of the Township of Arthur north of lot 16, west of the Owen Sound Road; lot 17, on the Owen Sound Road, and lot 13, east of the Owen Sound Road.

#### WENTWORTH.

C. G. Snider, Judge, Hamilton.

J. G. Gauld, J.J., Hamilton.

S. F. Washington, C.C.A., and C.P., Hamilton.

1.—All that part of the Township of Barton lying east of the lines between lots 14 and 15, and all that part of Hamilton City east of Hughson street.

2.—The whole of the Township of Flamboro' West, the Town of Dundas, and the east half of the Township of Ancaster.

3.—The whole of the Township of Flamboro' East.

4.—The whole of the Township of Beverly and the west half of the Township of Ancaster.

5.—The whole of the Township of Saltfleet.

7.—The whole of the Township of Glanford.

8.—The whole of the Township of Binbrook.

9.—All that part of the Township of Barton lying west of the lines between lots 14 and 15, and that part of Hamilton City west of Hughson street.

#### YORK.

———, Judge, Toronto.

E. Coatsworth, Toronto.

F. M. Morson, J.J., Toronto.

C. H. Widdifield, J.J., Toronto.

J. H. Denton, J.J.

—————, C.C.A., Toronto.

H. E. Irwin, C.P., Toronto.

Toronto City.—Crown Attorney, J. W. Seymour Corley.

1.—The City of Toronto east of Yonge street, at date 14th September, 1875 (i.e., Bloor, Sherbourne and Howard streets on the north, the Don on the east, down to Queen street, and south of Queen street as far as Lee avenue).

2.—Concessions 5 and 11, inclusive, of the Township of Markham, and concessions 5 to 10, inclusive, of the Township of Whitchurch, from 1 to 10, inclusive, together with the Villages of Markham and Stouffville.

3.—Concessions 1 to 4, inclusive, of the Township of Markham, and concessions 1 to 4, inclusive, of the Township of Whitchurch, from lots 1 to 10, inclusive, and concessions 1 to 3, inclusive, of the Township of Vaughan.

4.—The Township of Whitchurch, from the line between lots 10 and 11 northward; and the Township of East Gwillimbury.

5.—The Townships of Georgina and North Gwillimbury.

6.—The Township of King and the incorporated Village of Aurora.

7.—Concessions 4 to 11, inclusive, of the Township of Vaughan.

8.—All that portion of the Township of York lying west of Yonge street, and the Township of Etobicoke.

9.—Township of Scarboro' and all that portion of the Township of York which lies east of Yonge street and the Village of Leslieville.

10.—The city of Toronto, west of Yonge Street, at date of 10th September, 1875 (i.e., Bloor street on the north and Dufferin street on the west).



DIVISION COURT TARIFF.

Form I.

1.—CLERK’S FEES.

1. Receiving claim, numbering and entering in procedure book .....	\$ 25
(This item to apply to entering in the procedure book a transcript of judgment from another Court but not an entry made for the issue of a judgment summons.)	
2. Issuing summons, with necessary notices and warnings thereon, or judgment summons (as provided in forms) in all.	
Where claim exceeds \$10 and does not exceed \$20 .....	50
Where claim exceeds \$20 and does not exceed \$60 .....	60
Where claim exceeds \$60 and does not exceed \$100 .....	80
Where claim exceeds \$100 .....	1 50
(N.B.—In replevin and interpleader suits the value of goods to regulate the fee.)	
3. Copy of summons, including all notices and warnings thereon .....	25
4. Copy of claim (including particulars), when not furnished by plaintiff .....	25
5. Copy of set-off or counterclaim or notice of defence (including particulars), when not furnished by defendant.....	25
(Note.—In either of the last two preceding items the fee may be taxed against the party ordered to pay costs.)	
6. Receiving and entering bailiff’s return to any summons, writ or warrant issued under the seal of the Court (except summons to witness and return to summons or paper from another division) .....	15
7. Taking confession of judgment .....	10
(This does not include affidavit and oath, chargeable under item 8.)	
8. Every necessary affidavit, if actually prepared by the clerk, and administering oath to the deponent .....	25
9. Furnishing duly certified copies of the summons and notices and papers with all proceedings, for purposes of appeal, as required by either party, per folio of 100 words .....	05
10. Certificate therewith .....	25
11. Certifying under seal of the Court and delivering to a judgment creditor a memorandum of the amount of judgment and costs against a judgment debtor, or garnishee, under The Creditor’s Relief Act, or for any other purpose .....	25
12. Copies of papers, for which no fee is otherwise provided, necessarily required for service or transmission to the Judge, each .....	10
If exceeding two folios, per folio .....	05
13. Every notice of defence or admission entered, or other notice required to be given by the Clerk to any party to a cause or proceeding, including mailing, but not postage .....	15
14. Entering final judgment by Clerk, on special summons, where claim not disputed.	
Where claim does not exceed \$60 .....	50
Where claim exceeds \$60 .....	75

15. Entering every judgment rendered at the hearing, or final order made by the Judge.	
Where claim does not exceed \$60 .....	\$0 50
Where claim exceeds \$60 .....	75
(Note.—this fee does not apply to any proceeding on judgment summons.)	
(These fees will include the service of recording at the trial and afterwards entering in the procedure book the judgment, decree and order in its entirety, rendered or made at the trial. If a garnishee proceeding before judgment, these fees will be allowed for the judgment in respect to the primary debtor, and like fees for the adjudication, whenever made, in respect to the garnishee.)	
16. Subpœna to witness .....	25
(The subpœna may include any number of names therein and only one original subpœna shall be taxed, unless the Judge otherwise orders.)	
17. For every copy of subpœna required for service .....	10
18. Summons for jury (including copy for each juryman), when required by parties .....	1 25
19. Calling and returning jury ordered by the Judge .....	25
20. Every order of rereference, or order for adjournment, made at hearing, and every order requiring the signature of the Judge, and entering the same, including final order on judgment debtor's examination..	25
(Any warning necessary with order forms part of the order.)	
21. Transcript of judgment to another Division Court .....	50
22. Every writ of execution, warrant of attachment, or warrant of commitment, and delivering same to bailiff.	
Where claim does not exceed \$60 .....	50
Where claim exceeds \$60 and does not exceed \$100 .....	75
Where claim exceeds \$100 .....	1 00
23. Renewal of every summons or writ of execution, when ordered by the judgment creditor, or warrant of commitment, when ordered by judge .....	25
24. Every bond, when necessary, and prepared by the Clerk (including affidavits of justification and of execution) .....	1 00
25. Transmitting transcript of judgment; or transmitting papers for service to another division; or to the judge, on application to him, including necessary entries and mailing, but not including postage .....	25
26. Receiving papers from another division for service, entering the same, handing to the bailiff, receiving and entering his return and transmitting the same (if return made promptly, not otherwise) .....	30
27. Search by a person not a party to the suit or proceeding to be paid by the applicant .....	10
Search by a party to the suit or proceeding, where the suit or proceeding is over one year old .....	10
(No fee is chargeable for search to a party to the suit or proceeding, if the same is not over one year old.)	
28. Taxing costs, in defended suits, after judgment pronounced by the Judge	25
29. Making out statement of costs in detail (including bailiff's fees) at the request of any party .....	10
(Neither item 28 nor 29 applies to statement of costs endorsed on summons or copy to be served.)	



30. Taxing bailiff's costs, under section 187 of the Division Courts Act....	\$0 25
31. Every necessary letter written to any party to any cause, matter or proceeding in the court .....	15
(A letter shall not be considered necessary when a notice contains the same information.)	

## 2.—BAILIFF'S FEES.

1. Service of summons issued under the seal of the Court, or Judge's summons or order on each person, except summons to witness and summons to juryman:	
Where claim exceeds \$10 and does not exceed \$20 .....	\$0 40
Where claim exceeds \$20 and does not exceed \$60 .....	50
Where claim exceeds \$60 and does not exceed \$100 .....	75
Where claim exceeds \$100 .....	1 00
(In interpleader suits the value of the goods to regulate the fee.)	
2. For every return as to service under item 1; attending at the clerk's office and making the necessary affidavit .....	15
3. Service of summons on witness or juryman, or service of notice .....	25
4. Taking confession of judgment and attending to prove .....	10
5. For calling parties and their witnesses at the sitting of the court in every defended case, and at the hearing of every judgment summons.	15
6. Enforcing every writ of execution or summons of replevin, or warrant of attachment or warrant against the body, each:	
Where claim does not exceed \$20 .....	65
Where claim exceeds \$20 and does not exceed \$60 .....	1 00
Where claim exceeds \$60 .....	1 50
(Where good replevied, the value of goods to regulate the amount of the fee. This fee does not include service of summons in replevin on defendant.)	
Fees under Creditor's Relief Act (see section 187 of 10 Edw., cap. 32: and section 26 of R.S.O. cap. 48, 9 Edw. VII.) shall be taxed according to the tariff.	
7. Every mile or fraction of a mile necessarily travelled to serve summons, or process, or other necessary papers, or in going to seize on a writ of execution, where money, paid on demand, or made on execution, or case settled after seizure .....	15
8. Mileage going to arrest under warrant, when arrest made, per mile or fraction of a mile .....	15
9. Mileage carrying delinquent to prison, including all expenses and assistance, per mile, or fraction of a mile .....	25
10. Every schedule of property seized, attached, or replevied, including affidavit of appraisal, when necessary:	
Exceeding \$10 and not exceeding \$20 .....	30
Exceeding \$20 and not exceeding \$60 .....	50
Exceeding \$60 .....	75
11. Every bond, when necessary, when prepared by the bailiff, including affidavit of justification and execution .....	1 00
12. Every notice of sale, not exceeding three, under execution, or under attachment, each .....	25

13. Reasonable allowances and disbursements, necessarily incurred in the care and removal of property:
- (a) If a bailiff removes property seized, he is entitled to the necessary disbursements, in addition to the fees for seizure and mileage.
  - (b) If he takes a bond, then to \$1.00 instead of disbursements for removal of property.
  - (c) If assistance is necessary in the seizure, or securing, or retaining of property, the bailiff is entitled to the disbursements for such assistance.
  - (d) All charges for disbursements are to be submitted to the clerk for taxation, subject to appeal to the Judge.
  - (e) The bailiff must in all cases endorse a memorandum of all his charges on the back of the execution, or state them on a separate slip of paper, so that the clerk may conveniently tax the bailiff's charges for fees and disbursements.
  - (f) The clerk in all cases to sign the memorandum of his taxation and preserve it among the papers in the cause, together with the execution, for future reference, and thereby enable the clerk to certify the bailiff's returns properly.
14. If execution or process in attachment in the nature of execution be satisfied in whole or in part, after seizure and before sale, whether by action of the parties or otherwise, the bailiff shall be entitled to charge and receive 3 per cent. on the amount directed to be levied; or on the amount of the value of the property seized, whichever shall be the lesser amount.
15. Poundage on executions, and on attachments in the nature of executions, 5 per cent., exclusive of mileage for going to seize and sell, upon the amount realized from property necessarily sold.

3.—FEES TO WITNESSES AND APPRAISERS.

Allowances to Witness.

Attendance, per diem, to witnesses within three miles of the place where the Court is held, if within the county .....	\$0 75
And if without the county .....	1 00
Attendance, if witness resides over three miles from the place of sittings and within the county, per diem .....	1 00
Attendance, if witness resides without the county and more than three miles of the place of sittings, per diem .....	1 50
Barristers and solicitors, physicians and surgeons, engineers and veterinary surgeons, other than parties to the cause, when called upon to give evidence of any professional service rendered by them, or to give professional opinions, per diem .....	4 00

(Note.—Disbursements to surveyors, architects and professional witnesses, such as are entitled to specific fees, by statute, are to be taxed, as authorized by such statute.

If witnesses attend in one case only, they will be entitled to the full allowance.

If they attend in more than one case, they will be entitled to a proportional part in each case only.)



The travelling expenses of witnesses, over three miles, shall be allowed according to the sums reasonably and actually paid, but in no case shall exceed 20 cents per mile, one way.

FEEES OF APPRAISERS.

Fees to Appraisers of Goods, etc., seized under Warrant of Attachment. To each appraiser, \$1.00 per day, during the time actually employed in appraising goods—to be paid in the first instance by plaintiff and allowed as costs in the cause.

FEEES IN SUITS NOT EXCEEDING \$10.

(Section 48, D.C. Act.)

Clerk.

For all services, from entering action, or suing out a judgment or interpleader summons, up to and including the entering of final judgment, or final order on any such judgment or summons, in case the action proceeds to judgment or final order ..... \$1 25  
In case the action does not proceed to judgment or final order, the fees heretofore, or that may hereafter be payable, but not exceeding in the whole the said sum.  
For issuing writ of execution, warrant of attachment, or warrant for arrest of delinquent and entering the return thereto ..... 50

Bailiff.

For all services rendered in serving summons and making return, and any other service that may be necessary before the judgment is entered by the clerk or pronounced by the Judge, mileage excepted ..... 50  
For enforcing execution, schedule of property seized, or attached, bond where necessary, and all other necessary acts done by him, after seizure, mileage excepted, if money made or case settled, after levy.. 1 00  
(Necessary disbursements incurred in the care and removal of property shall be allowed to be first allowed by the clerk, subject to the approval of the Judge.)

REPORT  
OF THE  
Inspector of Legal Offices  
ONTARIO  
1919

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PRINTED BY ORDER OF  
THE LEGISLATIVE ASSEMBLY OF ONTARIO

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TORONTO:  
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To His Honour LIONEL HERBERT CLARKE,

*Lieutenant-Governor of the Province of Ontario.*

MAY IT PLEASE YOUR HONOUR:

The undersigned begs respectfully to present to Your Honour the **Annual** Report of the Inspector of Legal Offices for the year ending 31st day of **December**, 1919.

W. E. RANEY,

*Attorney-General.*

Toronto, April 22nd, 1920.





REPORT  
OF THE  
**Inspector of Legal Offices**  
ONTARIO, 1919

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To His Honour LIONEL HERBERT CLARKE,

*Lieutenant-Governor of the Province of Ontario.*

SIR,—I have the honour to present the Annual Report of the Inspector of Legal Offices upon the affairs of the Judicial Offices of the Province of Ontario for the year ending December 31st, 1919.

A list of officers appointed during the year, with the date of the publication of each appointment in the *Ontario Gazette*, will be found in Appendix "L" to this report.

SHERIFFS.

By section 41 of *The Sheriffs' Act*, as enacted by 4 George V, chapter 21, section 4, and amended by section 8 of *The Statute Law Amendment Act*, 1918, a Sheriff whose net income does not exceed the sum of \$1,800.00, for the year, may, on the report of the Inspector of Legal Offices be paid out of the Consolidated Revenue Fund an amount sufficient to make up his income for the year to \$1,800.00.

Of the 48 County and District Sheriffs, 22 are entitled to payments under this Statute.

Section 5 of *The Public Officers' Fees Act* provides that every Sheriff may retain his net income up to \$6,500.00, but shall pay to the Province 90 per cent. of the excess over that sum. During 1919 two of the Sheriffs came within the provisions of this enactment.

The following correspondence was in reference to the Sheriff's fee on an execution under section 182 of *The Division Courts Act*, R.S.O. chapter 63.

From a Division Court Clerk:—

I beg leave to request information upon a point which has given us considerable trouble.

Formerly Sheriffs charged a fee of thirty cents upon an extent Land from our Court. Now they charge \$1.50, claiming it as a right under the late Supreme Court Rules. The Rules refer expressly to the Supreme Court and to the County Courts and as there are no Statutory Authorities, and as the Division Court Rules do not support such a fee as this is a poor man's Court, I submit that thirty-five cents is the proper charge and if wrong will be obliged to be put right.



Letter in reply :—

In reply to your letter of the 26th instant, I beg to refer you to section 182, subsection 8 of *The Division Courts Act* and to Item 4 of Tariff "C" to the Consolidated Rules of Practice of the Supreme Court of Judicature. These provide for a fee of \$1.50 to the Sheriff.

Appendix "A" sets out in tabulated form the Statistical Returns of the Sheriffs for the year 1919.

#### LOCAL MASTERS.

*The County Judges' Act*, 1919, came into force on November 1st by Proclamation in *The Ontario Gazette* as provided by an Order-in-Council dated 29th October, 1919.

In most places the Local Master is the Senior County Judge. In two Counties the Junior Judge is Master. In three Counties both Judges, Senior and Junior, are Local Masters. In one the Master is a retired County Judge, while in twelve the offices are held by persons other than the Judges.

Prior to the date of the coming into force of the above Statute all of the Local Masters, save those whose fees had been commuted, were paid by fees. Since then, however, only those who are not Senior Judges, and who are not referred to in subsections 1 and 2 of section 5, may take the fees. The others must collect all fees in law stamps and affix them to the papers.

In those Counties in which the Senior and Junior Judges are Local Masters the fees for proceedings taken before the Senior Judge will be paid in law stamps, while those for proceedings had before the Junior Judge will be paid to him in cash as formerly.

The following circular letter was accordingly sent to those Masters who are Senior Judges, and also to the Master at Hamilton, as he comes within the provisions of subsections 1 and 2 of section 5.

Office of the Inspector of Legal Offices,

Osgoode Hall, Toronto, November 8th, 1919.

Dear Sir:

I beg to advise you that a Proclamation has been issued bringing into force on the 1st November instant, *The County Judges' Act*, 1919.

Under subsection 3 of section 5 of that Act the annual sums payable to the Judges under subsections 1 and 2 are to be in lieu of all fees and allowances payable to them including their fees as Local Masters of the Supreme Court, and all fees payable by the parties to any proceedings are to be paid in law stamps. You will, therefore, please be careful to see that all fees in the Master's office are collected in law stamps and that the same are properly affixed and cancelled. A convenient practice, and one that will facilitate inspection, will be to have the stamps in each case affixed to a stamp voucher and filed with the papers.

Yours truly,

JAS. W. MALLON,

*Inspector.*

On receipt of this circular a number of the Masters wrote for instructions as to the collection, affixing and cancellation of the law stamps. Instructions similar to those contained in the following letters were given, namely:—

From a Judge:—

Dear Mr. Mallon:

I have your circular letter of the 8th instant suggesting that stamps be affixed in each case to a stamp voucher and filed with the papers in cases before me as Local Master. I wish to draw your attention to sections 3 and 7 of chapter 25 (Respecting Law Stamps) R.S.O., 1914. All Reports, Appointments, Orders and Judgments according to those sections will require to bear a stamp for the fees on them, and putting stamps on stamp voucher I fancy would not comply with the Statute. All filings should also bear a stamp. As mostly all matters of taxation in Local Master's office come before Taxing Officer in Toronto, he would require vouchers to be stamped on taxation fees for attendance by the hour, oaths could be put on the stamp voucher; which could be forwarded with other vouchers to Chief Taxing Officer.

Kindly advise me what your opinion is, and oblige.

Yours truly,

Letter in reply:—

My dear Judge:

In reply to your letter I may say that you seem to have the correct idea of the matter. In the Master's office here the \$1.50 fee for settling and the 20c. per folio for drafting are affixed to draft report. The engrossed report bears a \$2.00 stamp plus additional stamps at 10c. per folio for the engrossing. The fees for time occupied, oaths, etc., may, of course, be affixed to a stamp voucher or to the Order of reference fyled. Would it not be well to keep a stamp book for reference?

Yours truly,

The following fees are payable on proceedings in the Master's office:—

Appointments—	
Each .....	.50
References—	
For each hour or part of an hour attending. This will include applications for enlargements .....	1.50
Each oath .....	.20
Reports—	
Drawing, per folio .....	.20
Engrossing, per folio .....	.10
Settling, per hour or part of an hour .....	1.50
Fee on (For first report only) .....	2.00
Orders—	
Each .....	1.00
Certificates—	
Each .....	.50
If over 3 folios, for every additional folio .....	.20
Fylings—	
On each .....	.10
Searches—	
Where action less than 2 years old .....	.10
Where more than 2 years old .....	.30
Copies—	
Making and certifying same per folio .....	.10
Return—	
Making up and forwarding papers .....	.50



Stamps should be collected as and when the proceeding in respect of which they are payable is taken.

Stamps should be attached to the particular paper in respect of which they are payable, for example; \$1.50 for "Settling," plus 20 cents per folio for the "Drafting," plus 10 cents for "Fyling" are affixed to the Draft report when settled, and which is retained by the Master and fyled. The \$2.00 for "Fee on Report," plus 10 cents per folio for "Engrossing" should be affixed to the Engrossed report. It is delivered to the parties.

Stamps that are payable for oaths, time spent on the reference, etc., etc., and which are not in respect of any particular paper, may be attached to "a stamp voucher," or to the "Order for Reference."

Where appointments are given by warrant the stamp is affixed to the warrant, where given verbally the stamp may be attached to the Order of Reference or to a stamp voucher.

There is no fee for approving of each conveyance in Sale Proceedings. \$1.50 per hour is payable without reference at all to the number of deeds that may be approved during the hour.

In Appendix "B" is set out in tabulated form the statistical returns of the Local Masters for the year 1919.

#### LOCAL REGISTRARS, DEPUTY REGISTRARS, DEPUTY CLERKS OF THE CROWN, COUNTY AND DISTRICT COURT CLERKS.

The Registrar of the Court of Appeal in Osgoode Hall has again complained that notwithstanding my frequent instructions much delay is occasioned by the imperfect manner in which papers for use on appeal are sent forward.

*In Stated or Reserved Cases* there should be included a statement of the Judge, or Magistrate, naming the material submitted as part of the case, such as: Indictment, Charge Sheet, Information, Evidence; in fact, all papers that may furnish information to the Court.

*In Certified Cases*, all papers, so far as practicable, must be attached to the Certificate, including a list of the exhibits properly signed by the Clerk or other officer; and the Certificate should set out, in order, the papers attached to it.

When being transmitted to Toronto, the papers must be addressed to the "Central Office, Osgoode Hall," and not to the Registrar. The settled judgment and copies thereof will, of course, be sent by the Solicitors to their Toronto Agents.

I find it necessary to again call the attention of Local Registrars to the following:—

All actions must be entered for trial not later than the sixth day before the commencement of the Sittings. Rule 248 (c).

Immediately after the list is closed they should send to the Justice who is to take the Sittings, addressed to him at Osgoode Hall, Toronto, a list of the Actions, Civil and Criminal (the latter to be obtained from the Crown Attorney), to be tried at such Sittings, with a statement of the nature of each, and whether it is to be with or without jury.

Immediately after each Sittings of the Supreme Court, Local Registrars should forward by post prepaid to Toronto, addressed to "The Registrar's Office, Osgoode Hall, Toronto," every recognizance, indictment, paper or proceeding in any criminal matter in their custody and also the usual and proper returns as

Marshal and Clerk of Assize. The practice under Rule 39 of "The Consolidated Rules of Practice, 1897," is continued and regulated by analogy thereto—see Con. Rule 2 of The Consolidated Rules of Practice, 1913.

It has been necessary to again remind the officers of the following directions referred to in former reports:—

1. Where an action has been transferred from a County or Surrogate Court to the Supreme Court a memorandum should be added to the record showing this fact and the authority for the transfer, e.g.:

"This action was brought in the County (or Surrogate) Court of the County of \_\_\_\_\_ and was transferred to the Supreme Court under section 22, subsection 3 of the *County Courts Act*—or, by order of the Honourable Mr. Justice A.B. under section 22, subsection 5 of *The County Courts Act*—or as the case may be." (June 25th, 1914.)

2. On the entry of judgment after trial the record shall be produced and fyled. (Nov. 10th, 1914.)

3. Orders made in Chambers dismissing actions shall be entered as orders and not as judgments. (Sept. 25th, 1916.)

4. Transmission of documents to Central Office:

When the Judge at a trial reserves judgment in any case, elsewhere than at Toronto, the Clerk of the Court shall forthwith forward the Record and Exhibits to the Central Office. (Dec. 17th, 1904.)

All Local Officers of the Court when sending papers or exhibits to the Central Office shall endorse on the wrapper enclosing such papers or exhibits, the short style of cause, the title of the officer sending them, and the purpose for which they are sent, e.g., "Jones v. Smith. From Local Registrar at Brantford, for appeal to Divisional Court" or "For Mr. Justice Magee"—or as may be. (17th December, 1904.)

5. Setting down causes:

When a case is required to be set down for a Divisional Court, Weekly Court, or Chambers, the officer shall require the party desiring the case to be set down to endorse on the notice of motion the name of the office in which the action or proceeding was commenced, and the officer shall not set down any case without such endorsement unless otherwise ordered by the Court or a Judge. (17th December, 1904.)

Some County Court Clerks failed to send to the Accountant at Osgoode Hall moneys paid into Court and unclaimed for two years. What the Accountant requires is a cheque payable to his order, accompanied by a statement from the bank showing the principal and interest in each action.

In a few offices I found entries not made and copying in arrears.

Appendix "C" is a return of the business of the High Court Division of the Supreme Court of Ontario in the offices of the Local Registrars, Deputy Registrars and Deputy Clerks of the Crown.

Appendix "D" is a return of the business in the offices of the Clerks in the County and District Courts.

#### SURROGATE REGISTRARS.

Prior to the coming into force of *The County Judges' Act*, 1919, Surrogate Judges in the Counties were paid monthly in cash by the Surrogate Registrar up to \$1,000, out of the Surrogate Judges' fees received, and Judges in whose favour an Order-in-Council had been passed under section 78, subsection 3 of *The Surro-*



*gate Courts Act* were likewise paid the surplus fees, if any, over \$1,000, and up to \$666, and any balance over \$1,666, was paid to the Provincial Treasurer. Where, however, the fees of the Surrogate Judge had been commuted under section 78, subsection 1 of *The Surrogate Courts Act* for a fixed sum, it was paid to him by the Provincial Treasurer and the fees were collected by the Registrar in law stamps. In the *Provisional Judicial Districts*, the Judges were paid by the Provincial Treasurer under section 17, R.S.O., chapter 58, and the fees were collected by the Surrogate Registrar in law stamps.

From and after November 1st, 1919, however, annual allowances will be paid to the Senior Judges out of the Consolidated Revenue Fund, and by subsection 3 of section 5 of the said *The County Judges' Act*, 1919, it is provided that these annual sums are to be in lieu of all fees and allowances payable to the Judges, including their fees as Surrogate Judges, and the fees are to be collected in law stamps and affixed to the papers.

Under subsection 5 of said section 5 it is provided that *Junior* Judges, other than those mentioned in subsections 1 and 2, are not to be affected by the foregoing provisions of the Act; so that where the Surrogate Judge is a Junior Judge (as in Hastings and Victoria) or a retired Judge (as in Leeds and Grenville), or a person other than a County Judge (as in Ontario), he will continue to be paid for his Surrogate work as formerly, that is, by the Province if commuted, and if not commuted then monthly by the Surrogate Registrar as provided by 8 George V, chap. 22, section 3.

Where the Junior Judge is not a Surrogate Judge he will receive from the Province after the completion of the calendar year, the surplus Surrogate Judge's fees, if any, up to \$666 upon the certificate of the Inspector of Legal Offices, based on the returns of the Surrogate Registrar provided an Order-in-Council in his favour has been passed under section 78, subsection 3 of *The Surrogate Courts Act*. Where the Junior Judge is the Surrogate Judge any such Order-in-Council in favour of a Senior Judge will now be superseded by the terms of *The County Judges' Act*, 1919.

Accordingly, on the coming into force of this Statute the following circular letter was addressed to the Surrogate Registrars affected:—

Office of the Inspector of Legal Offices,

Osgoode Hall, Toronto, Nov. 8th, 1919.

Dear Sir:

I beg to advise you that a Proclamation has been issued bringing into force on the 1st November instant, *The County Judges' Act*, 1919.

Under subsections 1 and 2 of section 5 of that Act, annual allowances are provided to be paid monthly to *Senior Judges* and certain other Judges out of the Consolidated Revenue Fund. Under subsection 3 of the same section, it is provided that these annual sums are to be in lieu of all fees and allowances payable to such Judges, including their fees as Surrogate Judges and as Local Masters of the Supreme Court, and this subsection goes on to say that these fees are now to be paid in law stamps.

You will therefore be careful to see that all these fees are collected in law stamps and that the law stamps are properly affixed to the papers and cancelled. As mentioned above this Act came into force from the 1st of the current month and you will therefore have to see that the stamps are properly affixed to the papers pertaining to the business transacted since the 1st.

Under subsection 5 of the said section 5, it is provided that *Junior Judges*, other than those mentioned in subsections 1 and 2, are not to be affected by the provisions above mentioned but that they are to receive such surplus surrogate fees as they would have been entitled to had the Act not been passed.

As all the fees have to be paid in law stamps as above mentioned, the amount to which the *Junior Judges* are entitled will now have to be paid to them by the Provincial Treasurer in an annual sum after the close of the calendar year. This annual sum will be paid to Judges in *Counties* out of the Vote for Commutation of Fees of Surrogate Judges as provided in said subsection 5, and the payment will be made upon my certificate, based on the returns from your office.

*Junior Judges in the Provisional Judicial Districts* will be paid as heretofore under section 17 of *The County Judges' Act*, R.S.O., Chapter 58.

Yours truly,

JAS. W. MALLON,

*Inspector.*

*The Ontario Public Trustee Act*, 9 George V, chap. 32, came into force on September 1st, 1919, consequently Letters of Administration are now applied for by the Public Trustee for the administration of the estates of intestates whose heirs reside outside of Ontario, usually in foreign countries, and for the administration of estates that revert to the Crown, i.e., Escheats. In either case a Warrant of the Lieutenant-Governor issues. This Warrant shows whether the case is one under *The Crown Administration of Estates Act*, or one under *The Escheats Act*, as it contains the words "Pursuant to *The Crown Administration of Estates Act* as amended by the *Public Trustees Act*," or "Pursuant to the *Escheats Act* as amended by *The Public Trustees Act*."

The Warrant and a short Petition for administration signed by the Solicitor for the Public Trustee are sent to the Registrar of the Surrogate Court.

It is, of course, for the Surrogate Judge to decide what additional papers leading to the Grant of Letters of Administration must be filed, but in most cases the Warrant, Petition, and the affidavits required to be filed under *The Succession Duties Act*, are all that will be necessary. The Administrator's Bond is dispensed with by section 5 of *The Crown Administration of Estates Act*, and Mr. Meighen, Solicitor under *The Succession Duties Act*, has informed me that in the case of Escheats these affidavits are not required.

The usual notice to the Provincial Treasurer, as well as the notice to the Surrogate Clerk at Osgoode Hall, must be given.

The following letter and my reply are samples of the inquiries I have had since the Statute came into force:—

From a Surrogate Registrar:—

Dear Mr. Mallon:

I am in receipt of a Petition in the Estate of John Kobiluk, accompanied by a warrant for Letters of Administration from the Provincial Secretary's office, apparently in conformity with *The Public Trustee Act*. This is the first matter of this kind that we have had to deal with in this Court, and I have consulted with the Judge of the Court in the matter, and would like to have your advice



as to the method of procedure, and the papers required in this form of administration, particularly as to whether it is necessary that notice should be sent to the Surrogate Clerk with the usual fees, and notice to the Provincial Treasurer and the Succession Duty office, and whether the ordinary papers leading to the grant should be fyled with me in addition to the petition, also if the usual fees applicable to an ordinary grant would be charged in this case.

Thanking you for your courtesy in this matter, and awaiting your early reply, I am,

Yours very truly,

Letter in reply:—

Dear Sir:

I have gone into the question submitted to me in your letter of the 30th ultimo with Mr. Wright of the office of the Public Trustee, and Mr. Meighen, Solicitor under the Succession Duties Act, and it would seem that in this estate the warrant of the Lieutenant-Governor and the Petition for Administration that have already been sent to you from the office of the Public Trustee, will do away with all the usual papers leading to the grant of Administration, with the exception of the affidavits to be fyled under *The Succession Duties Act*.

The usual notice to the Provincial Treasurer as well as the notice to the Surrogate Clerk at Osgoode Hall will have to be given, and the fees are those provided by *The Surrogate Courts Act and Tariffs*.

It would seem that the Public Trustee has to deal with the following two classes of Administration:—

1. Estates that revert to the Crown, i.e., Escheats.
2. Estates where the heirs of the intestate reside outside of Ontario, usually in foreign countries; and the conclusion come to by the Succession Duties office is that in the first class, namely, Escheats, the affidavits required by the Succession Duties office need not be fyled.

The following letters explain the practice in the Surrogate matters therein dealt with:—

(1) As to Probate:

Letter from a Surrogate Registrar:

My dear Mr. Mallon:

The Judge has suggested that I write to you on a question which he believes he took up with you some years ago, but has not the record of it.

Probate was taken out by one of two executors, the usual leave being reserved to the other executor to apply for a similar Grant. The other executor was overseas when the first Grant was made but is now returned and is making application for Grant. The question is as to the fees for the second Grant. The Judge's impression was that there were no extra fees to the Judge or the Crown, but that there were fees to the Registrar. The application is now in my office and I would be very glad if you would write me instructing me as to what fees are chargeable on the second Grant.

Yours faithfully,

Letter in reply:—

Dear Mr. B.:

Replying to your letter of the 28th, I beg to say that where an executor whose right to obtain Probate, owing to absence or other stated cause, has been reserved, claims his executorship, the following would appear to be the practice:—

A Petition with an affidavit setting out all the facts are fyled in Court. The Judge then issues an Order requiring the amending of the original Grant by the addition of the name of the petitioner. The Registrar then enters the particulars in his Process Book and writes the name of the added executor upon the original Grant and also upon the copy in his office, in red ink, adding in the margin, also in red ink, words as follows: "Amended pursuant to order of Judge                      dated                      "

If the estate is found to be of greater value than the amount shown and sworn to in the inventories that were fyled at the time of the application for the original Grant, fees for Crown, Judge and Registrar are payable based upon the added value.

If there has been no change in the value of the estate the fees are as follows:

Judge's Order .....	\$1.00
Registrar .....	.50
Each fyling .....	.10

I regret that frequent absence from the city as well as press of work has occasioned the delay in replying sooner to your letter. Kindly give my best regards to His Honour the Judge.

(2) As to Insurance monies:

From a Surrogate Registrar:—

I have had a number of applications for Probate where the petition and affidavits (except the Succession Duty affidavits) do not include the insurance on the life of the deceased, as part of the estate, while the Succession Duty affidavits show life insurance payable under the policies to certain named beneficiaries. The object in omitting to treat it as a part of the estate is obviously to keep down the surrogate fees.

Am I entitled to treat insurance payable under the policies direct to the beneficiary as part of the estate, and charge surrogate fees accordingly?

Yours very truly,

Letter in reply:—

Dear Sir:

Insurance moneys payable under the policy direct to a preferred beneficiary and therefore not becoming a part of the estate of the deceased, are not chargeable with surrogate fees—See Inspector's Report, 1906, page 7.

See R.S.O., chap. 183, section 168, subsection 2, insurance money payable to a beneficiary named in the policy not to be treated as part of the estate.

*The Succession Duties Act* requires that particulars of the entire estate shall be given in the schedules to the affidavits under that Statute.

Yours truly,



In a few instances only were law stamps missing from the papers. This is a most serious omission, for by section 7 of *The Law Stamps Act*, R.S.O., chap. 25, every paper and proceeding upon which a fee is payable, and which is not duly stamped, shall, if not afterwards stamped, be absolutely void. Moreover section 22 provides a penalty for such omission.

Appendix "E" gives in tabulated form the business of the Surrogate Courts for the year 1919.

#### COUNTY AND DISTRICT CROWN ATTORNEYS AND CLERKS OF THE PEACE.

My report for 1918 contained the following comments that are still applicable as some of the Crown Attorneys have not, during the year, given attention to the matter:—

The Order-in-Council of September 30th, 1915, sets out very clearly and concisely their duties with regard to fines imposed by the Magistrates and Justices in their respective jurisdictions. Nevertheless, fines are being paid to the Municipalities that properly belong to the Province, and which it is the duty of the Crown Attorney to see that he receives. They are required to peruse the returns of convictions received by them quarterly from the Magistrates and Justices. Too frequently these returns are not looked over and are left to some clerk to copy into the books. Where fines have been wrongly paid to a Municipality, the Crown Attorney must take steps to recover the same.

As in some instances the receipt of this Order-in-Council has apparently been forgotten. I have decided to include it in this report. It is as follows:—

#### COPY OF AN ORDER-IN-COUNCIL APPROVED BY HIS HONOUR THE LIEUTENANT-GOVERNOR, THE 30TH DAY OF SEPTEMBER, A.D., 1915.

Upon the recommendation of the Honourable the Provincial Treasurer, the Committee of Council advise:

1. That it shall be the duty of the Crown Attorney of each County to supervise the collection of fines, penalties, and forfeited recognizances to which the Province is entitled and that he be authorized to receive on behalf of the Treasurer of Ontario from Sheriffs, Justices of the Peace, and others, all moneys to which the Province is entitled for fines, penalties and forfeited recognizances.

2. That it shall be the duty of each Crown Attorney to pay over to the Treasurer of Ontario on or before the last day of January, April, July and October in each year all sums of money collected by him, with the proper particulars showing how the sum remitted is made up.

3. That each County Attorney be further required to report half-yearly, on or before the 15th day of May and November of each year, particulars of all moneys received by him during the half-year ending on the last day of the preceding month, or in case no money has been received during such half-year, then to report such fact to the Treasurer of Ontario, a duplicate report to be sent in each case to the Inspector of Legal Offices.

4. That each Crown Attorney shall be entitled to an allowance of four per cent. on the moneys so collected, such percentage to be deducted by him on the transmission of the moneys to the Treasurer of Ontario. Unless where legal proceedings are instituted under the direction of the Attorney-General, the said allowances are to cover all charges by the Crown Attorney against the Province for services under this Order.

5. That each Sheriff be required to give to the Crown Attorney of his County, from time to time, without charge, full information of all process in his hands in respect to any fine, penalty or estreated recognizance to which the Province is entitled.

6. That the Orders-in-Council as to collection of fines, penalties and forfeited recognizances dated 9th October, 1885, and 12th November, 1912, be rescinded.

Certified,

J. LONSDALE CAPRÉOL,

*Clerk, Executive Council.*

It is to be observed that the Order requires that a copy of the half-yearly return to the Provincial Treasurer must be sent to the Inspector of Legal Offices. Frequently this is not done.

The question whether fines under *The Ontario Temperance Act* may be paid to the License Inspector through the offices of the Sheriff and Crown Attorney when the same are received from prisoners while in gaol has been considered by the Department and the instructions given are those contained in the following letter from the Legal Secretary, Attorney-General's Department, a copy of which was sent to me for my guidance in the matter:—

To a Crown Attorney:—

Dear Mr. C.:

*Re J.—— S.——*

Mr. Eudo Saunders, Solicitor for the Board of License Commissioners, has taken this matter up with me. It appears that the License Inspector writes that one J—— S—— was convicted of a breach of *The Ontario Temperance Act* and was fined \$200 and costs or three months, and the fine was not paid until after S—— had served some portion of his term in gaol. He then paid the fine to the Sheriff, and the Sheriff, I understand, paid the fine to you. The Inspector says that you refuse to pay over the fine to him. It is quite clear under *The Ontario Temperance Act* that the fine should be paid to the Inspector. This probably had only in contemplation, the case where the fine was paid "before going to gaol."

A case similar to this arose some while ago and I took the matter up with the Board of License Commissioners and it was then arranged that the procedure to be adopted was that the fine "when the defendant was in gaol" should properly be paid to the Sheriff; that the Sheriff should then pay it over to the Crown Attorney, being entitled to retain his proper percentage; that the Crown Attorney should pay the same over to the License Inspector of the County or District to be paid into the proper fund, the Crown Attorney of course being entitled to retain his proper percentage.

I will be glad therefore if you will follow this procedure.

Yours truly,



The quarterly returns of convictions that are by Statute required to be made to the Clerk of the Peace by Police Magistrates and Justices of the Peace, must be copied into the Minute Book of The General Sessions of the Peace or into a separate book kept for this purpose. Since the passing of 4 Edward VII, chap. 10, section 24, which did away with the publication in the newspapers of these returns, there are no means of checking convictions except by a perusal of the entries in these books, or the copies that are required to be posted up.

Appendix "K" shows in tabulated form the business of the Courts of General Sessions of the Peace, and of the County and District Court Judge's Criminal Courts of the Province for the year 1919.

#### GENERAL REMARKS.

The sums payable in respect of their incomes under R.S.O. Chap. 17, amount to \$64,970.61, as follows:

Sheriffs, \$12,039.65.,

Local Registrars and Deputy Clerks of the Crown, \$46,886.33.

Crown Attorneys and Clerks of the Peace, \$6,045.63.

Appendix "F" is a statement of the fees and emoluments of the officers for the year ending December 31st, 1919, and of the sources from which they derive their incomes.

In Appendix "G" I have set out the more important business of the High Court Division of the Supreme Court of Ontario, transacted at Toronto, during the year 1919, compiled from statements received from the officers at Osgoode Hall.

Appendix "H" shows the number of actions tried, or otherwise disposed of, by the Justices of the High Court Division, and of the Divisional Courts of the Appellate Division, of the Supreme Court of Ontario, and the disposition thereof, during the year 1919.

Appendix "J" shows the criminal business of the High Court Division of the Supreme Court of Ontario at its sittings throughout the Province for the same period.

Appendix "I" is a statement of the business transacted in the office of the Surrogate Clerk, Osgoode Hall, for the year 1919.

Appendix "K" shows in tabulated form the business of the Courts of General Sessions of the Peace, and of the District and County Court Judge's Criminal Courts of the Province for the same period.

I have the honour to be,

Sir,

Your obedient servant,

JAS. W. MALLON.

Osgoode Hall, Toronto, April 7th, 1920.

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# APPENDICES

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APPENDIX A.—Containing in tabulated form Statistics as returned

Counties or Districts.	Number of writs of summons received for service		Number of subpoenas received for service in—				Number of orders for arrest.		Number of other process.		Total process received.	
			Criminal Cases.	Civil Cases.								
	S.C.	C.C.	S.C.	C.C.	S.C.	C.C.	S.C.	C.C.	S.C.	C.C.	S.C.	C.C.
Algoma .....	47	78	18	37	.....	2	.....	.....	11	21	76	138
Brant .....	24	64	21	53	2	3	.....	.....	10	9	57	129
Bruce .....	5	18	1	23	5	3	.....	4	.....	.....	11	48
Carleton.....	115	138	10	13	3	2	.....	.....	27	5	155	158
Dufferin.....	4	3	.....	5	.....	.....	.....	.....	3	2	7	10
Elgin ... ..	18	36	.....	2	.....	.....	.....	.....	4	6	22	44
Essex.....	93	96	7	29	8	4	1	.....	14	10	123	139
Frontenac.....	14	35	4	1	.....	.....	.....	.....	2	6	20	42
Grey .....	6	23	5	7	.....	.....	.....	.....	.....	.....	11	30
Haldimand.....	8	9	.....	40	.....	.....	.....	.....	.....	.....	8	49
Halton .....	9	10	.....	6	.....	.....	.....	.....	.....	.....	9	16
Hastings.....	31	52	8	41	1	2	.....	.....	7	3	47	98
Huron.....	12	29	2	8	.....	.....	.....	.....	2	.....	16	37
Kenora.....	6	10	.....	.....	.....	.....	.....	.....	1	4	7	14
Kent .....	31	66	.....	18	.....	4	.....	.....	2	6	33	94
Lambton.....	18	29	3	15	1	.....	.....	1	9	4	21	49
Lanark.....	26	31	.....	1	1	1	.....	1	.....	1	27	35
Leeds and Grenville .....	11	29	2	25	.....	.....	.....	.....	8	1	21	55
Lennox and Addington....	1	15	1	4	.....	3	.....	.....	2	1	4	23
Lincoln.....	20	41	1	15	.....	2	.....	1	4	7	25	66
Manitoulin .....	4	3	.....	.....	.....	.....	.....	.....	.....	.....	4	3
Middlesex.....	49	68	6	38	2	2	.....	1	14	22	71	131
Muskoka .....	8	2	.....	.....	8	2	.....	.....	.....	.....	16	4
Nipissing.....	8	17	4	8	.....	.....	.....	.....	.....	1	12	26
Norfolk.....	4	13	1	2	1	.....	.....	.....	.....	4	6	19
Northumberland .....	17	26	2	21	2	1	.....	.....	6	3	27	51
Ontario.....	23	27	6	19	1	2	.....	.....	5	3	35	51
Oxford.....	23	54	.....	.....	1	1	.....	.....	.....	.....	24	55
Parry Sound.....	4	19	6	15	3	.....	.....	.....	.....	.....	13	34
Peel.....	12	19	1	8	1	.....	.....	.....	5	2	19	29
Perth.....	13	32	7	10	.....	2	.....	.....	2	2	22	46
Peterborough .....	9	42	5	6	3	11	.....	.....	4	4	21	63
Prescott and Russell.....	4	15	1	3	.....	.....	.....	.....	.....	.....	5	18
Prince Edward.....	4	8	2	.....	1	.....	.....	.....	1	7	8	15
Rainy River.....	8	19	2	36	.....	.....	.....	.....	2	4	12	59
Renfrew.....	12	20	1	1	.....	.....	.....	.....	1	1	14	22
Simcoe.....	8	28	6	21	.....	.....	.....	.....	7	.....	21	49
Stormont, Dundas and Glengarry .....	33	50	.....	4	3	1	.....	.....	10	.....	46	55
Sudbury .....	33	149	64	125	3	3	.....	.....	6	17	106	294
Temiskaming.....	17	56	9	39	3	1	.....	.....	7	4	36	100
Thunder Bay .....	41	43	5	21	4	3	.....	.....	11	7	61	74
Victoria.....	4	11	2	.....	.....	1	1	.....	1	3	8	15
Waterloo... ..	18	44	12	10	1	1	.....	1	10	4	41	60
Welland.....	38	110	12	20	.....	.....	.....	.....	.....	2	51	132
Wellington.....	15	33	8	8	.....	1	.....	.....	.....	.....	23	42
Wentworth.....	97	195	14	100	28	17	.....	1	50	23	189	336
York... ..	47	55	.....	726	5	5	.....	26	23	8	75	820
Toronto .....	635	916	37	42	51	29	.....	2	212	161	935	1,150
Totals .....	1,687	2,886	296	1,626	142	109	2	38	483	368	2,601	5,027

by the different Sheriffs for the year ending 31st December, 1919.

Number of persons served.		Estreats received.		Number of jurors summoned.		Number of writs of execution received.			Number of renewals of writs of execution against—		
									Goods and Lands.		
S.C.	C.C.	S.C.	C.C.	S.C.	C.C.	S.C.	C.C.	D.C.	S.C.	C.C.	D.C.
169	263	.....	.....	122	98	19	41	6	7	15	.....
76	148	.....	.....	122	122	8	29	9	1	5	.....
13	101	.....	1	122	122	10	24	4	1	1	.....
244	205	.....	.....	219	122	43	90	10	31	55	.....
8	20	.....	.....	122	122	2	6	2	.....	1	.....
22	61	.....	.....	120	119	7	25	5	4	11	2
175	226	.....	.....	122	122	32	73	23	10	10	.....
47	89	.....	.....	122	98	4	27	12	.....	3	.....
12	35	.....	.....	120	120	16	20	2	.....	4	.....
17	60	.....	.....	122	218	7	7	.....	.....	1	.....
11	25	.....	.....	122	98	11	17	1	3	2	.....
89	324	.....	.....	122	122	12	48	12	5	5	.....
51	88	.....	.....	112	112	5	26	1	.....	.....	.....
10	13	.....	.....	122	122	6	13	.....	2	3	.....
4	119	.....	.....	122	122	5	43	13	4	2	5
38	134	.....	.....	122	122	10	27	12	.....	1	.....
37	38	.....	.....	119	114	14	18	7	.....	.....	.....
28	130	.....	.....	122	218	9	30	2	2	.....	.....
10	47	.....	.....	122	98	1	8	.....	.....	1	.....
28	95	.....	.....	122	122	11	32	4	.....	.....	.....
6	3	.....	.....	61	122	2	3	.....	.....	.....	.....
118	198	.....	.....	183	122	27	46	11	1	2	.....
.....	.....	.....	.....	61	61	1	2	3	4	5	3
24	40	.....	.....	135	118	3	18	1	1	.....	.....
23	37	.....	.....	122	122	3	10	4	.....	1	.....
45	103	.....	.....	122	122	15	18	4	5	5	.....
55	101	.....	1	122	122	7	26	1	5	2	.....
23	62	.....	.....	122	122	4	30	10	.....	1	6
25	71	.....	.....	125	122	2	19	3	3	5	.....
25	55	.....	.....	122	122	5	7	1	3	4	1
48	64	.....	.....	122	122	14	5	.....	4	3	1
149	126	.....	.....	122	122	5	16	5	2	1	.....
6	35	.....	.....	122	122	5	17	6	.....	.....	.....
13	16	.....	.....	122	122	1	7	2	.....	1	.....
12	53	.....	.....	122	122	9	23	2	.....	.....	.....
14	21	.....	.....	122	122	6	22	2	3	.....	.....
34	103	.....	.....	106	106	9	33	8	1	2	.....
58	79	.....	.....	165	98	7	30	15	.....	1	.....
91	245	.....	.....	138	85	9	52	2	.....	.....	.....
78	228	.....	.....	122	98	21	67	31	1	5	.....
124	257	.....	.....	145	134	35	49	16	27	64	.....
7	14	.....	.....	98	98	5	15	5	.....	.....	.....
156	93	.....	.....	191	117	14	27	4	9	8	.....
103	218	.....	1	122	122	14	60	7	.....	.....	.....
83	57	.....	.....	122	122	5	17	.....	2	.....	.....
317	662	1	1	183	244	36	109	18	13	27	.....
111	3,412	.....	4	.....	372	22	62	19	10	26	.....
1,581	1,304	1	1	219	.....	205	588	55	172	249	.....
4,418	9,878	2	9	6,038	5,996	723	1,982	360	336	532	18



## APPENDIX A.—Containing in tabulated form Statistics as returned by the

Counties or Districts.	Number of renewals of writs of execution against—					Number of writs of possession received		Number of writs Ca. Sa.	
	Lands only.			Goods only.					
	S.C.	C.C.	D.C.	S.C.	C.C.	S.C.	C.C.	S.C.	C.C.
Algoma .....			6				1		
Brant.....			4				1		
Bruce.....						1	1		
Carleton.....			10			2	1		
Dufferin .....			3						
Elgin.....			2						
Essex .....			5			3	4	1	
Frontenac.....			1			1	2		
Grey.....									
Haldimand.....									
Halton .....			2						
Hastings.....			10			2			
Huron.....									
Kenora .....									
Kent.....									
Lambton.....			3				1		1
Lanark.....			1			2			
Leeds and Grenville...									
Lennox and Addington.			1						
Lincoln.....							1		
Manitoulin.....									
Middlesex.....			4			3			
Muskoka.....					4				
Nipissing.....									
Norfolk.....		2							
Northumberland .....			10			2			
Ontario.....			2			1			
Oxford.....			6		1				
Parry Sound... ..		4							
Peel.....			1			1	1		
Perth.....									
Peterborough.....									
Prescott and Russell ..									
Prince Edward.....									
Rainy River.....						1			
Renfrew.....			1						
Simcoe.....			1						
Stormont, Dundas and Glengarry.....						1			
Sudbury.....							1		1
Temiskaming .....			8						
Thunder Bay.....			28						
Victoria.....			2						
Waterloo.....			2			1	3		
Welland.....						2	1		
Wellington .....									
Wentworth.....			25				1		1
York .....			11			5			
Toronto.....			54			22	17		
Totals.....	6	203	0	5	50	36	1	3	

different Sheriffs for the year ending 31st December, 1919.—Continued.

Number of sales under writs of execution of					Seizures under writs of execution where no subsequent sale.			Number of Attendances to seize where no goods found.		Writs of execution on which money realized.			Cases under Creditors' Relief Act.	Certificates received under Creditors' Relief Act.
Goods.		Lands.												
S.C.	C.C.	S.C.	C.C.	D.C.	S.C.	C.C.	D.C.	S.C.	C.C.	S.C.	C.C.	D.C.		
.....	1	1	.....	1	.....	3	.....	.....	1	1	1	1	2	4
2	1	.....	.....	.....	1	5	.....	.....	2	3	25	6	3	1
.....	2	.....	.....	.....	3	1	.....	1	4	3	16	4	3	1
.....	.....	.....	.....	.....	4	15	..	5	11	2	27	....	3	1
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	1	.....	.....	5	.....	1	5	.....	10	.....	2	.....
.....	2	.....	.....	.....	8	15	.....	4	9	11	28	1	....	6
.....	.....	.....	.....	.....	.....	.....	.....	2	2	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	3	6	.....	12	17	4	6	.....	.....	.....
.....	1	.....	.....	.....	.....	.....	.....	.....	1	1	3	.....	.....	.....
.....	.....	.....	.....	.....	2	1	.....	2	3	1	7	.....	.....	.....
.....	3	.....	1	1	2	6	1	.....	6	4	20	3	1	.....
.....	1	1	.....	.....	.....	12	.....	.....	.....	1	13	.....	2	7
1	1	.....	1	.....	.....	5	.....	.....	2	.....	6	.....	.....	2
.....	1	.....	.....	.....	.....	6	.....	.....	3	2	15	.....	.....	.....
.....	.....	.....	.....	1	1	1	.....	.....	10	3	14	13	1	5
.....	1	.....	.....	.....	.....	1	.....	1	.....	1	10	1	.....	.....
1	6	.....	.....	.....	6	17	1	2	3	6	17	1	3	34
.....	.....	.....	.....	.....	.....	2	.....	1	.....	.....	1	.....	.....	.....
.....	1	.....	.....	.....	4	16	.....	.....	3	3	12	1	3	.....
.....	1	.....	.....	.....	1	.....	.....	.....	.....	.....	1	.....	.....	.....
.....	2	1	.....	.....	7	12	.....	.....	3	9	23	.....	3	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1	2	.....	.....	.....	1	1	.....	.....	1	.....	3	.....	.....	.....
.....	.....	.....	.....	.....	1	4	.....	.....	.....	1	4	.....	.....	.....
.....	.....	.....	.....	.....	2	2	.....	3	4	2	7	2	.....	.....
.....	1	.....	1	.....	1	11	.....	1	5	.....	15	.....	2	.....
1	2	.....	.....	.....	1	11	.....	.....	5	4	18	2	2	.....
.....	.....	.....	.....	.....	.....	1	.....	1	4	.....	6	.....	.....	.....
.....	.....	.....	.....	.....	2	2	.....	.....	.....	1	2	.....	.....	.....
.....	.....	.....	.....	.....	.....	5	.....	.....	3	.....	4	.....	.....	.....
.....	1	.....	.....	.....	.....	8	.....	.....	2	.....	9	.....	.....	.....
.....	.....	.....	.....	.....	.....	4	.....	.....	.....	2	2	.....	.....	.....
1	3	.....	1	3	.....	.....	.....	.....	.....	1	4	3	.....	.....
.....	.....	.....	1	.....	1	.....	.....	1	.....	3	11	.....	1	2
1	2	1	.....	.....	.....	3	.....	1	1	3	11	.....	2	.....
.....	1	.....	.....	.....	4	13	.....	1	16	3	11	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1	1	.....	.....	.....	5	8	.....	.....	2	4	9	.....	1	.....
.....	1	.....	.....	.....	3	15	.....	.....	.....	1	17	.....	.....	.....
.....	4	.....	1	.....	6	7	1	.....	5	4	13	1	.....	1
2	2	1	1	.....	3	17	.....	2	6	6	20	.....	17	.....
.....	.....	.....	.....	.....	1	1	.....	.....	.....	.....	4	.....	.....	.....
1	2	.....	.....	.....	3	4	.....	6	10	1	19	.....	1	1
1	2	.....	3	.....	11	11	.....	2	3	4	12	.....	3	3
.....	.....	.....	.....	.....	2	3	.....	.....	2	.....	9	.....	.....	.....
1	5	1	1	.....	9	38	.....	3	19	3	35	2	5	1
.....	1	.....	.....	.....	2	14	.....	8	19	1	14	6	2	.....
20	7	3	2	.....	.....	.....	.....	.....	.....	24	137	18	35	2
34	61	9	14	6	100	312	3	58	192	123	651	65	97	71



APPENDIX A.—Containing in tabulated form Statistics as returned by the

Counties or Districts.	Assignments made to Sheriff under R.S.O., cap. 134.	Returns received under R.S.O., cap 266, sec. 37.	Sales of Lands under R.S.O. cap. 266, sec. 37.	Amount endorsed on Writs of Execution (not renewals).					
				For debt or damages.			For costs taxed.		
				S.C.	C.C.	Div. Co.	S.C.	C.C.	Div. C.
Algoma. ....	3			\$ 88,428 07	c. 11,897 89	\$ 839 65	\$ 1,490 05	c. 1,217 05	\$ 38 58
Brant. ....	1			13,817 82	7,335 97	817 52	428 60	1,055 97	46 40
Bruce. ....				77,025 14	6,432 66	659 99	1,965 72	475 35	58 94
Carleton. ....				185,072 20	24,118 46	1,067 74	3,164 66	2,374 20	19 40
Dufferin. ....				2,610 60	397 04	164 68	190 90	49 90	7 66
Elgin. ....				24,170 82	6,025 55	457 22	399 55	694 53	19 86
Essex. ....	5			40,319 60	20,149 62	3,078 00	1,786 32	315 50	.....
Frontenac. ....				25,721 35	7,851 97	961 81	41 85	632 30	27 44
Grey. ....				121,130 70	7,120 01	241 64	656 06	496 53	12 17
Haldimand. ....				.....	1,922 27	70 67	.....	160 30	5 61
Halton. ....				18,580 11	4,109 36	100 89	290 29	653 68	17 10
Hastings. ....	6			22,560 03	11,241 97	1,359 05	808 60	1,927 38	94 20
Huron. ....				86,150 93	5,879 26	34 72	552 02	1,349 56	6 08
Kenora. ....		3	2	20,000 56	3,743 21	150 00	392 40	851 77	14 51
Kent. ....	1			4,147 15	12,359 59	1,421 52	96 85	1,369 24	90 45
Lambton. ....			1	47,191 37	7,204 67	902 83	570 69	698 79	57 34
Lanark. ....				32,657 17	5,172 89	465 56	910 30	396 07	27 95
Leeds & Grenville. ....				7,693 52	8,623 85	246 53	375 40	957 26	10 29
Lennox & Addington. ....				1,114 25	2,694 10	179 29	47 43	227 73	23 58
Lincoln. ....	1			24,254 23	9,206 46	460 52	1,014 21	1,302 00	41 48
Manitoulin. ....				672 64	1,344 48	.....	505 09	126 40	.....
Middlesex. ....				37,946 00	14,019 75	879 21	3,305 67	1,431 67	64 86
Muskoka. ....				6,523 00	2,273 05	363 30	147 10	180 82	28 69
Nipissing. ....				19,740 88	6,925 66	94 72	2,055 88	428 59	20 66
Norfolk. ....				4,644 45	1,392 49	612 01	38 85	234 40	80 51
Northumberland. ....	3			36,726 90	5,157 49	267 40	1,871 84	450 15	7 70
Ontario. ....				32,274 58	6,369 39	53 27	586 04	1,076 67	12 81
Oxford. ....				4,263 73	8,601 72	1,029 01	224 73	1,273 01	71 68
Parry Sound. ....		12	1	3,925 11	3,845 89	265 85	39 95	345 93	6 07
Peel. ....				1,119 89	1,236 82	36 00	1,899 19	178 95	5 23
Perth. ....				9,474 25	3,519 14	.....	624 10	462 65	.....
Peterborough. ....	2			4,225 85	4,161 41	596 43	93 35	614 48	68 77
Prescott & Russell. ....				6,121 07	4,068 74	505 71	1,111 04	527 33	38 44
Prince Edward. ....				6,821 46	1,945 08	122 70	63 75	314 14	6 61
Rainy River. ....		2		9,235 05	6,674 30	427 95	239 04	483 88	9 84
Renfrew. ....				9,557 23	5,285 23	224 56	296 25	475 21	4 55
Simcoe. ....				46,037 34	11,243 68	804 63	120 70	1,260 65	41 51
Stormont, Dundas and Glengarry. ....				4,695 70	7,981 85	1,692 93	89 85	910 47	19 16
Sudbury. ....	5			24,995 80	19,727 68	218 37	1,143 56	1,923 36	22 50
Temiskaming. ....			3	25,331 42	17,041 75	3,789 59	3,544 44	3,644 79	.....
Thunder Bay. ....				134,227 94	14,871 07	1,636 92	3,543 90	1,882 39	115 79
Victoria. ....				5,415 41	3,739 08	496 08	600 68	764 22	22 63
Waterloo. ....				23,339 12	7,668 08	409 72	775 68	977 83	49 78
Welland. ....	1			28,326 12	16,641 93	821 48	942 51	2,192 23	.....
Wellington. ....				10,787 66	3,181 49	.....	328 50	516 28	.....
Wentworth. ....				148,783 40	30,175 59	1,937 83	3,626 30	4,466 90	103 23
York. ....				108,725 04	42,539 79	1,903 99	2,352 05	2,098 99	129 32
Toronto. ....				663,141 84	159,033 78	5,898 62	16,981 26	24,088 45	382 91
Totals. ....	25	20	7	2,259,724 50	574,153 21	38,768 12	62,333 20	70,535 95	1,932 29

different Sheriffs for the year ending 31st December, 1919.—*Concluded.*

Amounts realized under writs of execution from sales of						Amount received for fines, penalties, etc.	Amount received (not fees) under Fi. Fas. without sale, goods and lands.		
Goods.			Lands.				S.C.	C.C.	Div. C.
S.C.	C.C.	Div.C.	S.C.	C.C.	Div. C.				
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
.....	162 25	.....	31 25	.....	37 80	.....	107 50	1,586 02	59 65
1,962 58	62 75	.....	.....	.....	.....	1,602 42	7,165 68	3,627 48	399 62
.....	313 00	.....	.....	.....	.....	.....	140 40	2,787 92	325 00
.....	.....	.....	.....	.....	1,000 00	.....	1,196 37	7,149 89	.....
.....	.....	.....	.....	778 45	.....	.....	.....	1,921 16	.....
.....	539 75	.....	.....	.....	.....	200 00	6,378 20	4,613 82	115 00
.....	.....	.....	.....	410 00	.....	.....	.....	1,749 36	.....
.....	153 00	.....	.....	.....	.....	2 00	1,231 15	1,331 88	.....
.....	.....	.....	.....	.....	.....	.....	.....	912 28	.....
.....	644 70	.....	.....	145 35	122 25	352 50	1,163 94	1,027 42	.....
.....	343 12	.....	40 00	.....	.....	550 00	3,450 59	3,342 17	361 76
1,577 72	258 30	.....	.....	100 00	.....	.....	.....	2,424 84	.....
.....	20 36	.....	.....	.....	.....	113 75	.....	1,549 51	.....
.....	90 92	.....	.....	.....	90 47	.....	105 92	2,963 70	.....
.....	3,560 45	.....	.....	.....	.....	.....	4,993 00	4,247 55	1,701 11
.....	.....	.....	.....	.....	.....	.....	4,150 29	3,371 50	60 24
.....	412 00	.....	.....	.....	.....	.....	.....	439 83	.....
.....	939 00	.....	.....	.....	.....	.....	2,791 80	1,773 46	209 68
.....	455 00	.....	340 00	.....	.....	90 00	3,484 64	4,405 08	.....
2,050 00	93 00	.....	.....	.....	.....	2,361 74	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	1,010 17	485 76	.....
.....	.....	.....	.....	.....	.....	.....	2,264 60	1,569 89	178 29
.....	149 00	.....	.....	350 00	.....	1,180 50	3,081 23	3,066 85	51 45
111 32	845 55	.....	.....	.....	.....	.....	2,236 31	6,646 32	30 50
.....	.....	.....	.....	.....	.....	.....	.....	691 77	.....
.....	.....	.....	.....	.....	.....	.....	.....	1,586 51	15 00
.....	100 00	.....	.....	.....	.....	.....	.....	1,390 09	.....
3,224 20	1,271 38	.....	.....	259 31	406 21	.....	518 51	99 20	.....
.....	.....	.....	.....	850 00	.....	206 00	2,653 15	1,630 92	.....
1,722 65	489 14	.....	7,576 55	.....	.....	.....	56 24	1,467 67	.....
.....	145 00	.....	.....	.....	.....	100 00	631 00	1,021 14	.....
120 00	400 00	.....	.....	.....	.....	2,645 00	272 23	2,275 77	.....
.....	325 00	.....	.....	.....	.....	.....	696 08	3,702 58	.....
.....	1,767 90	.....	.....	2,600 00	.....	.....	2,671 26	1,908 47	182 26
1,650 00	2,354 57	.....	100 00	125 00	.....	.....	2,383 45	4,148 96	.....
.....	.....	.....	.....	.....	.....	.....	.....	651 11	.....
316 29	679 37	.....	.....	.....	.....	.....	.....	760 05	.....
1,000 00	529 40	.....	.....	410 00	.....	.....	519 23	3,380 71	.....
.....	.....	.....	.....	.....	.....	.....	.....	859 85	.....
175 70	1,630 45	.....	.....	50 00	.....	2,500 00	1,308 00	5,323 61	319 00
.....	131 55	.....	.....	.....	.....	234 50	113 35	2,083 16	600 83
3,423 03	5,288 32	.....	2,525 00	110 00	.....	250 00	17,535 28	19,657 52	1,269 71
17,333 49	24,154 23	.....	9,612 80	6,188 11	1,656 73	12,388 41	74,309 57	115,632 78	5,879 10



APPENDIX B.—Being a return of business transacted by Local Masters through-

County or District.	Number of Orders made for the following purposes :					Examinations taken as special ex-aminer or otherwise, before trial.
	For administration of estates.	For partition or sale of property.	Respecting Infants under R.S.O., Cap. 153, Sec. 5 (Examination only).	Under Winding-up Acts.	Other Orders made in chambers.	
Algoma .....						
Brant .....						
Bruce .....						
Carleton .....	1			2	97	65
Dufferin .....						
Elgin .....						44
Essex .....						
Frontenac .....	5	1		1		
Grey .....		2		1	2	
Haldimand .....					1	
Halton .....						
Hastings .....					26	26
Huron .....						
Kenora .....						
Kent .....						
Lambton .....				1	14	
Lanark .....						
Leeds and Grenville .....				4	13	
Lennox and Addington .....		2			8	
Lincoln .....						
Manitoulin .....						
Middlesex .....				1	4	5
Muskoka .....						
Nipissing .....				1		
Norfolk .....						
Northumberland and Durham .....					2	
Ontario .....					3	
Oxford .....						
Parry Sound .....						
Peel .....	1				8	
Perth .....				1		
Peterborough .....		2		2	17	
Prescott and Russell .....						
Prince Edward .....		1				
Rainy River .....						
Renfrew .....					2	
Simcoe .....					1	
Stormont, Dundas and Glengarry .....					15	
Sudbury .....		1		1		
Temiskaming .....						
Thunder Bay .....						
Victoria .....						
Waterloo .....						
Welland .....						
Wellington .....					10	16
Wentworth .....					12	
Totals .....	7	9		15	235	156

out the Province of Ontario during the year ending 31st December, 1919.

Number of Judgments or Orders brought into the Master's Office for taking the following accounts, etc.

Administration of estates.	Executors', trustees' or committees' accounts and compensation.	Foreclosure of mortgage or bond.	Redemption of mortgage or bond.	Sale under mortgage or agreement.	Account on any charge or liens on lands other than mechanics' liens.	Accounts under Mechanics' Lien Act.	Specific performance.	Partnership accounts.	Alimony.	Partition or sale.	Damages for breach of contract or covenant.
.....	.....	4	.....	.....	1	.....	.....	.....	.....	.....	.....
.....	.....	1	.....	.....	.....	.....	.....	1	.....	.....	.....
1	.....	23	.....	2	.....	.....	.....	1	.....	2	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	1	1	.....	.....	.....	.....	.....	.....	.....	1	.....
1	1	2	.....	.....	.....	.....	.....	.....	.....	1	.....
.....	1	.....	1	.....	.....	.....	1	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	1	.....	.....	.....
1	.....	3	.....	.....	.....	.....	.....	1	.....	1	.....
.....	.....	1	.....	.....	.....	.....	.....	.....	.....	2	.....
1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	1	.....	.....	.....	.....	.....	.....	.....
2	.....	.....	.....	1	.....	.....	.....	.....	.....	2	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2	.....
1	.....	2	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1	.....
.....	3	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1	.....	.....	.....	1	.....	.....	.....	.....	.....	.....	.....
2	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1	.....	8	.....	1	.....	.....	.....	.....	.....	1	.....
.....	.....	1	.....	.....	.....	.....	.....	.....	1	.....	.....
.....	2	.....	.....	.....	.....	.....	.....	.....	.....	1	.....
.....	.....	.....	.....	.....	.....	.....	.....	1	.....	.....	.....
.....	.....	2	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	2	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	.....
1	.....	2	.....	1	.....	.....	.....	.....	.....	1	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1	.....	2	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	3	.....	.....	.....	.....	.....	.....	.....	.....	.....
1	.....	1	.....	1	.....	.....	.....	.....	1	1	.....
2	1	.....	.....	.....	.....	.....	.....	.....	1	.....	.....
1	1	1	.....	1	.....	.....	.....	2	.....	6	.....
18	12	62	3	7	1	.....	1	7	3	22	1



APPENDIX B.—Being a return of business transacted by Local Masters through-

County or District.	Number of Judgments or Orders.—Con-						
	Work and labor done.	Money received, paid, advanced, or lent.	Goods sold and delivered.	Promissory notes and bills of exchange.	Bonds, life and fire insurance.	Infants' estates.	Quieting Title matters.
Algoma .....							
Brant .....							
Bruce .....							
Carleton .....							
Dufferin .....							
Elgin .....						1	
Essex .....							
Frontenac .....							
Grey .....							
Haldimand .....							
Halton .....							
Hastings .....							
Huron .....							
Kenora .....							
Kent .....							
Lambton .....							
Lanark .....							
Leeds and Grenville .....							
Lennox and Addington .....							
Lincoln .....							
Manitoulin .....							
Middlesex .....							1
Muskoka .....			1				
Nipissing .....							
Norfolk .....							
Northumberland and Durham .....							
Ontario .....							
Oxford .....							
Parry Sound .....							
Peel .....							
Perth .....							
Peterborough .....							
Prescott and Russell .....							
Prince Edward .....							
Rainy River .....				1			
Renfrew .....							
Simcoe .....							
Stormont, Dundas & Glengarry .....							
Sudbury .....							
Temiskaming .....							
Thunder Bay .....							
Victoria .....							
Waterloo .....							
Welland .....							
Wellington .....							
Wentworth .....		1					
Totals .....		1	1	1		1	1

out the Province of Ontario during the year ending 31st December, 1919.—*Concluded.*

tinued.									
Lunacy.	Miscellaneous.	Number of advertisements of sale issued.	Number of reports issued.	Number of references pending at date of return.	Number of bills of cost taxed by Master.	Amount realized by sales held under direction of Master.	Amount of costs of reference, etc., taxed by Master or under his direction.	Amount of commission allowed in administration and parti- tion matters.	Amount of fees earned by Local Masters during the year.
						\$ c.	\$ c.	\$ c.	\$ c.
1	5	.....	9	4	4	.....	.....	.....	297 20
1	.....	.....	.....	.....	.....	.....	.....	.....	6 10
1	1	.....	3	1	.....	.....	.....	.....	30 40
3	7	3	32	8	31	14,500 00	4,171 39	.....	1,665 87
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	1	1	2	.....	.....	920 49	.....	638 60
.....	2	1	6	2	4	460 00	491 67	61 00	205 68
2	.....	3	5	3	3	6,800 00	200 00	.....	214 40
.....	.....	1	3	2	.....	3,110 00	.....	.....	62 05
.....	.....	.....	.....	.....	2	.....	.....	.....	3 00
.....	.....	.....	.....	.....	2	.....	.....	.....	.....
2	2	4	8	8	9	23,950 00	1,435 74	681 00	735 10
2	.....	2	3	.....	3	16,665 00	247 19	.....	79 00
.....	1	.....	2	.....	1	.....	59 36	.....	34 80
.....	1	.....	.....	.....	.....	.....	.....	.....	34 50
1	.....	.....	.....	.....	3	.....	979 83	.....	195 42
.....	.....	.....	.....	.....	3	.....	.....	.....	21 43
.....	1	.....	1	3	3	.....	182 51	.....	106 43
1	.....	5	8	1	7	18,705 00	648 11	612 33	274 00
.....	.....	.....	1	1	2	.....	839 46	475 00	102 60
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
4	10	.....	17	7	8	.....	2,184 93	1,740 56	377 44
.....	.....	.....	1	.....	.....	.....	21 10	.....	19 60
.....	.....	.....	.....	1	.....	.....	.....	.....	2 10
.....	.....	1	2	2	.....	9,150 00	.....	.....	43 20
3	.....	.....	4	.....	.....	.....	.....	.....	57 75
.....	.....	.....	3	.....	.....	.....	.....	.....	51 40
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1	.....	1	11	2	2	15,770 00	229 95	.....	226 05
2	.....	.....	5	.....	.....	.....	237 60	.....	71 43
2	.....	3	13	3	10	13,500 00	485 50	245 00	294 70
.....	1	.....	2	1	1	.....	28 53	.....	19 00
.....	.....	.....	1	.....	1	.....	.....	.....	35 30
.....	.....	.....	3	1	.....	.....	.....	.....	104 90
.....	.....	.....	.....	.....	.....	.....	.....	.....	7 70
.....	.....	.....	.....	1	.....	.....	.....	.....	43 10
.....	.....	.....	3	3	2	.....	384 24	.....	87 60
.....	.....	.....	4	.....	4	.....	275 25	.....	46 60
.....	.....	.....	1	.....	1	.....	64 31	.....	5 10
.....	.....	.....	1	6	1	.....	75 00	.....	135 00
1	1	.....	3	.....	.....	.....	129 35	.....	37 00
1	.....	1	4	2	2	.....	172 37	.....	178 16
2	.....	1	7	2	7	1,800 00	.....	.....	103 60
3	1	.....	5	11	.....	.....	.....	140 00	126 70
1	14	5	18	20	7	117,316 30	4,721 54	395 00	776 10
34	47	32	170	104	116	241,626 30	19,184 62	4,349 89	7,556 11



APPENDIX C.—A return of all business transacted by Local Registrars,  
31st Dec

County or District.	Writs of summons issued.	Orders for arrest issued.	Actions entered in Pro-cedure Book.			Precipe orders issued.	Orders issued and signed by Local Judge.	Examination of parties re-turned.	Records passed.	Actions entered for Trial.		Actions tried.		Workmen's Com-pensation Actions tried.	
			Writs issued during year.	Writs issued during previous years.	Otherwise than by Writ.					With Jury.	Without Jury.	With Jury.	Without Jury.	With Jury.	Without Jury.
Algoma .....	59	....	42	3	2	5	35	12	15	3	15	3	14	....	....
Brant .....	40	....	36	2	2	1	16	21	15	3	14	1	6	....	....
Bruce .....	24	....	20	1	3	1	15	11	12	3	9	1	7	....	....
Carleton.....	256	....	202	6	4	9	21	28	56	14	53	14	47	....	....
Dufferin.....	8	....	7	....	2	....	2	2	1	....	1	....	1	....	....
Elgin .....	44	....	36	3	3	5	10	3	20	8	15	2	5	....	....
Essex .....	141	....	112	4	26	4	96	93	73	11	59	5	23	....	....
Frontenac .....	36	....	22	3	15	2	44	23	14	2	7	....	8	....	....
Grey .....	30	....	22	1	3	1	3	6	7	1	3	1	3	....	....
Haldimand .....	10	....	6	....	....	....	1	2	1	....	1	....	....	....	....
Halton .....	5	....	4	....	....	....	....	....	1	1	1	....	....	....	....
Hastings .....	76	....	58	4	3	7	20	31	31	7	21	3	20	....	....
Huron .....	27	....	25	....	....	2	12	9	13	2	10	1	8	....	....
Kenora .....	18	....	13	3	1	1	13	3	3	....	3	....	2	....	....
Kent .....	75	....	62	1	1	2	23	17	31	5	24	5	14	....	....
Lambton .....	22	....	18	....	8	....	....	10	5	4	3	3	4	....	....
Lanark .....	45	....	44	....	2	2	5	6	4	2	4	1	1	....	....
Leeds and Grenville....	39	....	30	3	6	8	16	12	10	1	7	....	8	....	....
Lennox and Addington.	15	....	12	....	2	1	5	8	4	1	3	1	3	....	....
Lincoln.....	52	....	44	1	2	3	26	26	13	1	12	1	10	....	....
Manitoulin.....	2	....	1	....	....	....	....	....	1	1	....	1	....	....	....
Middlesex .....	140	....	96	2	35	8	39	74	38	8	41	5	21	....	....
Muskoka .....	3	....	3	....	....	....	....	....	....	1	1	1	1	....	....
Nipissing.....	30	....	22	1	1	....	10	12	3	1	4	1	1	....	....
Norfolk .....	13	....	10	2	....	....	1	4	5	1	6	1	3	....	....
Northumberland and Durham .....	33	....	19	....	....	....	9	6	2	....	2	....	2	....	....
Ontario .....	20	....	18	1	1	2	....	3	6	2	4	2	4	....	....
Oxford .....	28	....	16	1	....	1	12	23	10	2	8	1	5	....	....
Parry Sound.....	11	....	9	....	3	3	2	18	3	....	4	....	4	....	....
Peel .....	9	....	7	....	....	....	....	4	2	2	4	....	4	....	....
Perth .....	31	....	31	....	5	1	6	12	17	2	15	2	13	....	....
Peterborough .....	36	....	29	1	12	....	1	22	11	1	11	....	9	....	....
Prescott and Russell ..	8	....	7	2	....	....	4	....	1	....	1	....	....	....	....
Prince Edward.....	6	....	3	....	1	1	2	1	2	....	2	....	1	....	....
Rainy River .....	21	....	17	....	2	6	16	....	10	....	10	....	4	....	....
Renfrew.....	17	....	12	2	1	4	5	3	3	1	2	1	2	....	....
Simcoe .....	28	....	21	1	....	....	3	5	2	....	2	....	1	....	....
Stormont, Dundas and Glengarry .....	57	....	40	....	4	4	10	....	10	1	9	1	9	....	....
Sudbury.....	42	....	28	3	....	5	27	....	8	2	7	3	5	....	....
Temiskaming .....	53	....	38	3	9	2	49	20	11	1	11	2	11	....	....
Thunder Bay .....	61	....	56	5	6	58	26	35	21	1	24	....	18	....	....
Victoria .....	15	1	14	1	1	1	11	4	4	2	2	2	1	....	....
Waterloo .....	61	....	47	2	4	4	30	35	10	....	12	....	5	....	....
Welland.....	47	....	44	3	22	1	15	12	19	5	15	2	13	....	....
Wellington.....	29	....	29	....	....	....	10	....	7	2	4	2	2	....	....
Wentworth .....	203	....	160	6	26	8	58	32	46	17	27	6	12	....	....
Totals.....	2026	1	1492	71	218	163	709	648	581	122	493	75	335	....	....

Deputy Registrars and Deputy Clerks of the Crown for the year ending  
ember, 1919.

Rem- anets. standing for trial.		Judgments entered without trial.	Amount of such Judgments, without costs.	Amount of costs taxed there- under (exclusive of Dis- bursements).	Amount of disbursements al- lowed.	Judgments entered after trial.	Amount of such Judgments, without costs.	Amount of costs taxed there- under (exclusive of Dis- bursements).	Amount of disbursements allowed.	Number of Judgments for over \$10,000.	Number of Judgments for \$10,000 and above \$5,000.
With Jury.	Without Jury.										
.....	.....	16	\$ 31,938 11	\$ 523 20	\$ 154 25	6	\$ 6,050 00	\$ 608 80	\$ 23 60	.....	2
.....	4	8	12,426 05	288 64	76 94	7	1,000 00	147 60	5 00	.....	.....
.....	.....	8	37,402 82	386 02	56 60	4	500 00	244 10	243 70	1	.....
.....	4	18	614,050 50	3,521 38	978 17	40	175,046 65	3,173 68	325 50	7	8
.....	.....	1	2,615 14	27 00	10 40	1	2,274 60	164 00	26 90	.....	.....
3	1	7	22,258 73	200 00	45 75	6	12,594 15	653 20	213 26	.....	2
.....	10	27	57,474 47	1,060 80	233 25	40	32,499 01	1,933 02	727 15	2	3
1	.....	5	13,594 51	167 91	187 50	4	42,163 00	1,230 34	416 00	2	1
.....	.....	4	12,696 83	165 40	54 83	3	500 00	411 25	324 06	.....	2
.....	.....	.....	.....	.....	.....	1	.....	.....	.....	.....	.....
.....	.....	2	6,320 70	63 57	19 49	.....	.....	.....	.....	.....	1
.....	.....	20	11,299 71	733 34	166 31	19	10,562 55	3,341 65	722 18	.....	.....
1	2	5	3,460 16	90 01	15 90	5	6,658 99	25 00	.....	.....	.....
.....	.....	3	6,695 86	111 60	28 35	1	828 70	141 40	73 60	.....	.....
.....	.....	6	7,110 90	232 00	142 90	3	10,869 00	540 00	164 00	.....	1
.....	.....	2	39,377 86	123 00	16 40	5	2,505 00	584 60	213 91	1	.....
.....	.....	13	31,217 95	459 70	94 93	1	.....	165 84	158 10	.....	1
.....	1	14	14,702 26	563 60	155 42	6	66,460 74	289 00	56 80	1	.....
.....	.....	3	.....	.....	.....	3	.....	302 80	68 05	.....	.....
.....	.....	11	36,000 13	349 57	64 57	1	1,470 00	.....	.....	1	2
.....	.....	.....	.....	.....	.....	1	.....	463 35	51 00	.....	.....
1	7	22	17,028 15	633 60	138 95	21	12,064 22	3,300 50	1,374 56	.....	.....
.....	.....	1	924 67	31 00	.....	.....	.....	.....	.....	.....	.....
.....	2	3	5,654 56	87 40	20 85	2	3,527 03	130 00	39 05	.....	.....
.....	.....	2	2,177 40	72 15	10 70	6	7,735 00	697 50	176 18	.....	1
.....	.....	5	12,171 84	198 00	41 98	2	.....	.....	.....	.....	1
.....	.....	3	3,839 83	108 20	23 93	6	12,162 31	295 65	35 40	.....	1
.....	.....	4	5,572 80	384 80	54 40	4	1,500 00	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	2	100 00	.....	.....	.....	.....
.....	.....	2	8,178 82	86 20	15 30	1	1,779 68	209 36	15 30	.....	2
.....	2	5	2,734 50	94 60	30 30	2	1,252 35	416 28	79 80	.....	.....
.....	.....	6	13,403 01	180 00	37 31	9	37,767 04	561 60	754 62	2	1
.....	.....	4	5,884 78	178 40	32 20	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1	6	2	1,100 65	34 10	8 50	8	9,981 45	324 00	298 95	.....	.....
.....	.....	3	3,614 07	103 00	38 36	.....	.....	.....	.....	.....	.....
.....	.....	3	3,853 87	28 00	13 45	2	697 85	274 40	5 00	.....	.....
.....	.....	16	47,889 29	555 40	182 54	6	4,619 00	1,831 16	245 88	.....	1
.....	.....	7	11,943 22	113 25	18 10	6	4,680 00	619 52	247 65	.....	.....
1	2	18	30,677 86	706 40	199 33	9	16,906 53	1,083 40	277 15	.....	1
.....	.....	15	47,611 28	491 14	66 47	19	38,790 07	86 00	16 45	1	3
1	9	1	880 00	42 00	13 75	4	5,470 00	446 00	297 95	.....	.....
.....	3	23	42,591 97	1,114 69	181 09	14	10,571 52	1,892 73	547 13	1	.....
.....	1	11	35,557 24	293 70	58 04	10	4,520 00	836 90	383 21	1	1
.....	2	4	4,264 47	168 29	.....	1	.....	.....	.....	.....	.....
2	3	32	108,640 42	968 88	138 20	22	77,095 74	875 30	169 40	6	3
11	59	365	1,376,837 39	15,739 94	3,825 71	313	623,202 18	28,299 93	8,776 49	26	38



APPENDIX C.—A return of all business transacted by Local Registrars,  
31st Dec

County or District.	Number of Judgments for \$5,000 and above \$2,000.	Number of Judgments for \$2,000 and above \$1,000.	Number of Judgments for \$1,000 and above \$400.	Number of Judgments for \$400 and under.	Number of Judgments dismissing actions.	Number of Judgments in default of appearance or pleading.	Number of Judgments under Con. Rule 57.	Number of Judgments for reference to Master.	Number of Writs of Execution issued.	Number of Writs of Execution renewed.	No. of Writs of <i>Ca. Sa.</i> issued.	Number of Certificates issued under Creditors' Relief Act.	Amount for which issued, without costs.
													\$ c.
Algoma .....	4	4	6	1	3	16	1	1	12	2	...	...	...
Brant .....	2	2	5	6	2	8	...	1	8	3	...	...	...
Bruce .....	3	...	2	5	...	3	...	...	4	...	...	...	...
Carleton .....	20	27	16	4	15	7	1	32	39	36	...	...	...
Dufferin.....	2	...	...	...	...	1	...	...	3	...	...	...	...
Elgin .....	6	2	2	1	1	6	...	...	9	3	...	...	...
Essex .....	5	6	7	4	10	23	1	6	19	5	1	...	...
Frontenac .....	1	2	1	2	...	4	...	3	3	3	...	...	...
Grey.....	...	...	3	...	1	3	...	...	9	1	...	...	...
Haldimand .....	...	...	...	...	...	...	...	1	...	...	...	...	...
Halton .....	...	...	1	...	...	2	...	...	2	1	...	...	...
Hastings .....	3	7	4	3	9	5	...	4	13	2	...	...	...
Huron .....	2	2	1	5	3	4	...	1	5	3	...	...	...
Kenora .....	2	1	1	...	...	4	...	...	3	1	...	2	14,261 77
Kent.....	4	1	3	...	2	6	...	1	2	3	...	...	...
Lambton .....	1	1	2	1	1	2	...	...	6	...	...	...	...
Lanark.....	7	3	...	...	1	9	2	1	9	...	...	...	...
Leeds and Grenville.....	...	9	6	...	1	12	...	1	13	5	...	...	...
Lennox and Addington.....	...	...	...	6	1	3	...	3	1	...	...	...	...
Lincoln.....	3	3	2	...	...	9	2	5	1	...	...	...	...
Manitoulin .....	...	...	...	...	1	...	...	...	1	...	...	...	...
Middlesex.....	3	1	6	1	5	19	...	3	20	2	...	...	...
Muskoka.....	...	...	1	...	...	...	...	...	...	...	...	...	...
Nipissing.....	2	1	1	...	1	3	...	...	5	3	...	...	...
Norfolk .....	...	1	3	...	...	2	...	...	4	...	...	...	...
Northumberland and Durham .....	3	1	...	...	2	5	...	...	6	2	...	...	...
Ontario .....	1	4	1	...	2	3	...	...	5	4	...	...	...
Oxford .....	1	3	...	4	...	...	...	...	3	1	...	...	...
Parry Sound.....	...	...	...	2	...	...	...	...	...	...	...	...	...
Peel .....	...	...	...	...	...	...	...	...	2	1	...	...	...
Perth .....	...	3	...	4	...	5	...	...	4	4	...	...	...
Peterborough.....	2	1	2	5	2	2	1	4	3	1	...	...	...
Prescott and Russell.....	1	1	1	1	...	3	...	1	3	...	...	...	...
Prince Edward .....	...	...	...	...	1	...	...	...	...	...	...	...	...
Rainy River .....	2	2	2	4	...	2	2	1	9	...	...	...	...
Renfrew.....	1	1	2	...	...	...	...	1	2	2	...	...	...
Simcoe .....	1	...	1	...	...	2	...	1	1	3	...	...	...
Stormont, Dundas and Glengarry.....	8	11	...	1	...	15	1	1	4	...	...	...	...
Sudbury .....	3	5	1	...	...	7	...	...	2	...	...	...	...
Temiskaming.....	6	16	1	...	3	17	1	1	12	...	...	...	...
Thunder Bay.....	7	5	3	...	2	12	...	1	54	26	...	...	...
Victoria.....	...	4	...	...	1	...	...	...	...	...	1	...	...
Waterloo .....	11	7	3	4	5	15	1	2	16	4	...	...	...
Welland .....	2	3	2	12	2	10	...	1	4	...	...	...	...
Wellington .....	...	2	2	...	...	4	...	1	4	3	...	...	...
Wentworth.....	6	13	6	18	2	20	11	10	36	12	...	...	...
Totals.....	125	155	100	94	79	273	24	88	361	136	2	2	14,261 77

Deputy Registrars and Deputy Clerks of the Crown for the year ending  
ember, 1919.—*Concluded.*

Amount of Costs allowed there- under (including Disburse- ments).	Number of days of sitting of Judge with Jury.	Number of days of sitting of Judge without Jury.	Number of Estreats ordered to be issued.	Number of Estreats issued.	Amount of Jury fees paid County or Provincial Treasurer.	Amount of money paid into Court with defence.	Amount of money paid out of Court.	Fees collected in law stamps by Deputy Clerks and Local Registrars.
\$ c.					\$ c.	\$ c.	\$ c.	\$ c.
.....	7	12	.....	.....	9 00	.....	.....	397 60
.....	2	8	.....	.....	9 00	.....	.....	280 90
.....	2	7	.....	.....	9 00	220 70	220 70	213 30
.....	15	18	.....	.....	42 00	900 40	.....	503 20
.....	.....	2	.....	.....	.....	.....	.....	44 10
.....	3	11	.....	.....	24 00	.....	.....	323 30
.....	9	32	2	.....	33 00	4,548 93	.....	1,289 80
.....	10	6	.....	.....	6 00	.....	.....	134 80
.....	8	3	.....	.....	3 00	.....	.....	175 30
.....	3	.....	1	.....	.....	.....	.....	50 40
.....	1	1	.....	.....	3 00	.....	.....	36 30
.....	4	11	.....	.....	21 00	257 70	.....	159 79
.....	5	7	.....	.....	6 00	.....	.....	156 20
23 00	.....	2	.....	.....	.....	9,077 72	.....	137 70
.....	8	7	.....	.....	15 00	.....	.....	524 55
.....	7	2	.....	.....	12 00	.....	.....	150 90
.....	3	.....	.....	.....	6 00	994 00	.....	244 70
.....	.....	12	.....	.....	3 00	1,533 39	.....	343 80
.....	2	6	.....	.....	3 00	.....	.....	114 50
.....	2	12	.....	.....	3 00	8,674 67	.....	347 50
.....	2	.....	.....	.....	3 00	.....	.....	13 30
.....	5	27	.....	.....	24 00	5,676 46	.....	172 00
.....	3	4	.....	.....	3 00	.....	.....	20 70
.....	2	2	.....	.....	3 00	.....	.....	148 50
.....	6	2	.....	.....	3 00	.....	.....	118 20
.....	.....	10	.....	.....	.....	.....	.....	157 10
.....	5	2	.....	.....	6 00	.....	.....	121 70
.....	2	6	.....	.....	9 00	.....	.....	189 10
.....	.....	6	.....	.....	.....	.....	.....	67 80
.....	.....	5	.....	.....	6 00	.....	.....	80 60
.....	2	4	.....	.....	6 00	.....	.....	219 30
.....	11	14	.....	.....	3 00	.....	.....	310 80
.....	.....	2	.....	.....	.....	.....	.....	44 60
.....	.....	.....	.....	.....	.....	.....	.....	35 90
.....	1	7	.....	.....	.....	.....	.....	178 10
.....	2	2	.....	.....	3 00	.....	.....	115 30
.....	.....	4	.....	.....	.....	.....	.....	157 00
.....	3	9	.....	.....	3 00	.....	.....	346 10
.....	8	4	.....	.....	6 00	.....	.....	27 00
.....	10	14	.....	.....	3 00	.....	.....	450 80
.....	8	15	.....	.....	3 00	1,700 00	.....	597 40
.....	5	2	.....	.....	6 00	.....	.....	104 40
.....	.....	9	.....	.....	.....	.....	.....	449 40
.....	9	4	.....	.....	15 00	8,000 00	.....	409 20
.....	3	3	.....	.....	6 00	.....	.....	168 60
.....	18	20	1	1	51 00	4,829 27	.....	1,407 40
23 00	196	336	4	1	369 00	46,413 24	220 70	11,738 94



APPENDIX D.—Being a return of business transacted by County and District

County or District.	Writs of summons issued.	Orders for arrest issued.	Actions entered in Procedure Book.			<i>Proceipe</i> orders issued.	Orders issued and signed by Local Judge.	Examination of Parties returned.	Records passed.	Actions entered for Trial with Jury.	Actions entered for Trial without Jury.	Number of actions tried with Jury.	Number of actions tried without Jury.	Workmen's Compensation Actions for Trial.	
			Writs issued during the year.	Do. previous years.	Otherwise than by Writ.									With Jury	Without Jury
Algoma .....	116 ..		66	4	....	2	54	11	14	1	15	1	14	..	..
Brant .. .. .	76 ..		65	6	4	....	15	16	18	4	16	4	6	..	..
Bruce .....	47 ..		39	11	6	....	38	16	11	6	5	3	7	..	..
Carleton... ..	292 1		186	14	10	8	43	42	59	5	55	3	45	..	..
Dufferin .....	7 ..		4	1	1	....	1	....	2	....	2	..	2	..	..
Elgin .....	73 ..		48	7	4	3	13	4	15	5	10	1	10	..	..
Essex.....	171 ..		137	3	45	1	39	65	53	10	43	6	31	..	..
Frontenac . . . .	80 ..		62	1	12	1	22	41	41	2	31	1	25	..	..
Grey .....	62 ..		43	4	1	....	6	14	16	9	7	9	7	..	..
Haldimand.....	29 ..		22	3	....	....	3	6	8	....	5	..	5	..	..
Halton .....	27 ..		17	1	....	....	4	....	4	....	4	..	4	..	..
Hastings .....	97 ..		73	5	10	5	29	27	34	16	18	6	33	..	..
Huron .....	45 ..		32	1	5	1	1	....	16	4	12	2	10	..	..
Kenora .....	20 ..		17	1	5	....	14	7	6	....	7	..	7	..	..
Kent .....	94 ..		63	3	....	3	15	12	12	2	10	1	8	..	..
Lambton.....	59 ..		42	2	13	....	....	21	20	7	13	4	13	..	..
Lanark .....	38 ..		38	....	....	1	6	1	1	....	2	..	2	..	..
Leeds & Grenville . . .	94 ..		55	8	....	3	1	8	12	....	11	..	7	..	..
Lennox & Addington ..	21 ..		16	2	....	1	4	9	5	1	4	1	4	..	..
Lincoln .....	70 ..		67	3	1	....	12	27	20	1	19	1	17	..	..
Manitoulin.....	2 ..		2	....	1	....	....	....	1	....	1	..	1	..	..
Middlesex .....	167 1		114	6	3	....	33	32	30	10	20	6	17	..	..
Muskoka .....	7 ..		7	....	....	3	....	....	2	....	5	..	5	..	..
Nipissing.....	81 ..		59	1	5	2	50	9	24	....	24	..	13	..	..
Norfolk .....	22 ..		17	4	1	....	10	....	3	2	2	1	1	..	..
Northumb'rl'd&Durham	53 ..		26	3	1	3	11	9	11	2	9	1	7	..	..
Ontario.....	30 ..		20	6	6	....	5	1	5	....	5	..	5	..	..
Oxford .....	60 ..		38	....	....	....	5	9	7	2	5	2	5	..	..
Parry Sound.....	22 ..		19	....	6	6	6	2	5	2	3	..	3	..	..
Peel .....	20 ..		12	....	....	....	2	4	3	....	3	..	3	..	..
Perth .....	69 ..		69	....	8	....	7	26	26	10	17	10	14	..	..
Peterborough .....	92 ..		75	2	6	1	....	34	21	14	7	5	7	..	..
Prescott and Russell ..	33 ..		16	2	3	....	11	3	1	....	1	..	1	..	..
Prince Edward.....	14 ..		11	....	2	4	7	3	4	1	3	..	4	..	..
Rainy River .....	24 ..		23	....	2	2	10	....	7	....	7	..	6	..	..
Renfrew .....	42 ..		26	2	1	5	6	1	3	....	3	..	3	..	..
Simcoe .....	85 ..		61	8	....	2	13	12	19	8	10	2	10	..	..
Stormont, Dundas and Glengarry .....	72 ..		42	6	3	1	5	....	8	2	6	..	6	..	..
Sudbury .....	191 ..		130	17	....	3	78	....	56	10	47	9	26	..	..
Temiskaming .....	164 ..		116	16	4	1	43	52	44	8	41	4	24	..	..
Thunder Bay.....	100 ..		67	4	....	79	16	12	7	....	5	..	5	..	..
Victoria .....	43 ..		25	....	6	1	6	3	5	....	5	..	4	..	..
Waterloo .....	115 ..		56	3	1	....	25	17	14	3	11	2	7	..	..
Welland .....	113 ..		112	1	18	....	6	6	25	10	15	8	14	..	..
Wellington.....	38 ..		38	2	....	....	....	....	5	2	4	1	1	..	..
Wentworth .....	371 ..		281	14	11	1	106	53	98	41	57	8	37	..	..
York .....	2,112 ..		1,439	102	4	131	508	740	370	75	295	57	234	..	..
Totals.....	5,660	2	3,993	279	209	274	1,289	1355	1171	275	900	149	720	..	..

Court Clerks throughout the Province of Ontario for the year ending 31st December, 1919.

With Jury		Number of Remanets standing for Trial.		Number of Judgments entered without Trial.	Total amount of such Judgments without costs.	Total amount of Costs taxed there-under (exclusive of Disbursements).	Total amount of Disbursements allowed.	Number of Judgments entered after Trial.	Total amount of such Judgments without costs.	Total amount of Costs taxed there-under (exclusive of Disbursements).	Total amount of Disbursements allowed.	Number of Judgments \$400 and under.	Number of Judgments dismissing actions.	Number of Judgments in default of appearance or pleading.	Number of Judgments under Con. Rule 57
Without Jury															
..	4	34	\$ 9,258 33	\$ 604 60	\$ 265 35	13	2,735 19	\$ 934 93	\$ 161 60	44	1	34	1		
..	6	27	9,602 82	491 60	241 90	11	1,957 28	591 90	150 05	38	1	26	..		
..	4	16	4,719 39	260 60	133 20	4	1,505 04	202 70	566 75	20	..	16	..		
2	10	86	28,239 89	443 32	680 02	17	2,498 83	972 65	144 05	95	7	78	4		
..	...	4	1,768 96	74 40	29 78	1	75 00	73 20	136 95	5	..	4	..		
3	1	21	6,611 06	385 45	202 98	5	1,065 67	344 05	106 07	26	..	23	..		
4	16	48	15,233 22	887 40	308 91	31	6,304 22	2,239 20	733 44	67	10	40	..		
1	5	27	8,562 67	455 60	216 10	11	1,582 40	463 80	157 90	31	5	27	..		
..	...	15	5,500 35	289 00	133 45	8	270 00	306 00	393 85	19	4	15	1		
..	3	11	4,531 50	213 60	96 50	4	685 95	252 30	101 80	15	..	10	1		
..	...	6	2,278 43	108 05	53 03	5	1,063 12	280 40	178 36	11	1	6	..		
1	5	25	7,383 07	765 17	226 64	22	2,541 51	3,191 77	643 96	47	12	24	..		
2	2	8	2,404 44	133 97	51 32	7	1,185 55	534 65	401 90	15	1	8	..		
..	...	10	3,497 96	281 91	103 91	6	1,521 03	473 02	306 05	6	..	10	..		
1	2	23	8,852 90	407 00	241 01	3	833 00	135 00	136 00	26	2	14	..		
1	...	14	3,752 28	299 20	140 53	7	807 82	854 10	308 10	19	2	14	..		
..	...	17	5,006 04	381 60	153 15	1	240 00	117 50	17 70	19	..	18	..		
..	...	27	8,274 38	770 60	354 31	9	1,656 75	899 55	385 64	34	2	26	1		
..	...	5	1,794 04	79 40	44 85	7	1,290 85	847 10	383 10	12	1	5	..		
..	...	11	2,936 47	281 44	94 44	8	2,611 06	1,387 35	373 18	20	1	..	..		
..	...	2	557 98	49 00	9 00	1	259 60	72 00	24 91	1	..	2	..		
1	1	45	15,205 40	692 07	316 36	8	1,287 23	617 03	161 15	53	3	36	10		
..	...	3	1,514 47	43 00	..	..	..	..	..	3	..	..	..		
..	3	27	10,238 14	460 10	176 45	5	1,302 24	298 96	99 55	32	..	26	1		
..	...	8	2,390 00	122 30	95 25	2	397 00	229 80	52 80	2	..	8	..		
..	2	14	5,335 67	402 10	125 11	2	389 75	143 50	19 37	16	..	14	..		
..	...	15	4,542 19	279 65	130 00	4	1,427 43	266 20	119 70	18	1	15	..		
..	...	22	7,883 27	584 39	214 15	8	2,419 52	639 15	135 78	30	1	17	..		
..	...	4	1,598 26	87 50	58 84	2	312 97	184 80	70 00	6	..	..	..		
..	...	3	1,295 85	77 80	21 40	3	911 01	435 99	115 21	3	..	..	..		
..	3	18	4,685 51	318 30	141 40	3	..	264 10	131 40	20	1	18	..		
1	1	21	7,449 30	330 10	152 73	8	1,657 07	521 00	467 38	26	1	18	2		
..	...	9	2,560 35	252 58	94 15	1	145 00	126 70	44 70	10	..	8	1		
..	...	3	1,167 23	87 60	29 40	1	..	..	..	4	3	3	..		
..	2	15	5,488 55	284 50	127 81	10	664 86	644 15	224 72	21	4	15	15		
..	1	13	4,226 22	209 60	140 28	..	..	..	..	12	1	..	..		
..	...	29	10,007 87	761 62	285 16	13	2,860 44	838 30	447 96	27	4	24	..		
1	1	24	8,899 73	483 34	201 59	3	1 00	381 40	141 40	27	2	24	..		
..	...	52	19,654 97	788 90	494 80	38	11,129 24	1,291 45	670 05	79	4	52	..		
8	1	63	19,673 55	1,086 56	523 13	25	4,450 56	3,134 66	1,120 19	79	9	59	3		
..	...	29	10,310 54	522 60	206 70	10	1,250 82	285 40	93 23	37	2	29	..		
..	13	8	2,436 31	172 70	65 83	5	1,412 25	261 00	264 00	11	2	8	..		
1	3	24	6,044 03	686 38	197 46	5	987 55	627 12	220 32	25	..	24	..		
..	1	42	13,307 64	725 90	318 68	5	833 05	432 60	173 50	47	..	41	..		
..	3	10	2,251 14	191 94	57 91	..	..	..	..	8	1	9	..		
4	6	91	27,961 30	2,044 55	613 96	50	12,323 51	4,422 14	1,466 70	132	9	73	11		
12	26	678	191,206 70	13,777 40	4,909 00	257	81,037 22	13,770 90	3,435 04	856	55	678	83		
43	125	1707	528,100 37	33,135 49	13,477 93	649	159,889 59	44,989 52	15,485 51	2154	153	1599	134		



APPENDIX D.—Being a return of business transacted by County and District

County or District.	Number of Judgments for reference to Master.	Writs of Execution issued.	Number of Writs of Execution renewed.	Number of Writs of Ca. Sa. issued.	Number of Certificates issued under Creditors' Relief Act.	Amount for which issued, without Costs.	Amount of Costs allowed thereunder (including Disbursements).	Number of days of sittings of County Court.	Amount of Jury Fees paid County or Provincial Treasurers.	Amount of money paid into Court with defence.
						\$ c.	\$ c.		\$ c.	\$ c.
Algoma .....	1	25	12	.....	.....	.....	.....	1 7	1 50	993 25
Brant .....	1	25	3	.....	.....	.....	.....	4 12	6 00	295 87
Bruce .....	.....	13	.....	.....	.....	.....	.....	4 15	9 00	793 50
Carleton .....	.....	87	52	.....	.....	.....	.....	3 27	7 50	1,042 36
Dufferin .....	.....	2	1	.....	.....	.....	.....	..... 4	.....	.....
Elgin .....	.....	22	4	1	.....	.....	.....	3 18	7 50	.....
Essex .....	.....	51	8	.....	7	712 59	58 16	6 32	15 00	349 87
Frontenac .....	.....	21	3	.....	.....	.....	.....	1 24	3 00	240 00
Grey .....	.....	14	4	.....	.....	.....	.....	6 12	13 50	972 07
Haldimand .....	.....	8	.....	.....	.....	.....	.....	3 4	.....	108 33
Halton .....	.....	7	1	.....	.....	.....	.....	..... 14	.....	.....
Hastings .....	.....	37	3	.....	.....	.....	.....	7 41	24 00	567 00
Huron .....	.....	12	4	.....	.....	.....	.....	2 6	3 00	140 00
Kenora .....	.....	12	2	.....	.....	.....	.....	..... 6	.....	.....
Kent .....	.....	16	2	.....	.....	.....	.....	2 19	3 00	295 98
Lambton .....	.....	16	2	.....	.....	.....	.....	8 4	10 50	498 04
Lanark .....	.....	12	.....	.....	.....	.....	.....	..... 7	.....	50 07
Leeds and Grenville .....	.....	27	1	.....	33	1,654 83	141 30	..... 12	.....	195 10
Lennox and Addington .....	.....	5	1	.....	.....	.....	.....	3 7	1 50	35 00
Lincoln .....	13	.....	.....	.....	.....	.....	.....	2 12	1 50	200 00
Manitoulin .....	.....	1	.....	.....	.....	.....	.....	..... 1	.....	.....
Middlesex .....	.....	34	5	.....	.....	.....	.....	7 18	15 00	1,500 65
Muskoka .....	.....	4	.....	.....	.....	.....	.....	..... 1	.....	.....
Nipissing .....	.....	19	2	.....	.....	.....	.....	..... 15	.....	.....
Norfolk .....	.....	12	1	.....	.....	.....	.....	2 2	3 00	.....
Northumberland and Durham .....	.....	13	4	.....	.....	.....	.....	2 15	3 00	639 80
Ontario .....	.....	17	.....	.....	.....	.....	.....	..... 6	.....	128 00
Oxford .....	.....	23	3	.....	.....	.....	.....	4 9	4 50	.....
Parry Sound .....	.....	9	4	.....	.....	.....	.....	..... 3	3 00	1,850 00
Peel .....	.....	2	2	.....	.....	.....	.....	5 3	.....	23 65
Perth .....	.....	12	1	.....	.....	.....	.....	6 14	15 00	1,287 80
Peterborough .....	.....	14	5	.....	.....	.....	.....	12 20	22 50	1,301 85
Prescott and Russell .....	.....	13	.....	.....	1	103 50	10 15	..... 4	.....	250 00
Prince Edward .....	.....	3	.....	.....	.....	.....	.....	..... 4	1 50	25 00
Rainy River .....	.....	23	.....	.....	.....	.....	.....	..... 11	.....	.....
Renfrew .....	.....	6	.....	.....	.....	.....	.....	1 5	.....	453 43
Simcoe .....	.....	27	5	.....	.....	.....	.....	3 19	12 00	120 00
Stormont, Dundas and Glengarry .....	.....	23	2	.....	.....	.....	.....	1 7	3 00	171 00
Sudbury .....	.....	34	.....	.....	.....	.....	.....	7 23	15 00	2,015 32
Temiskaming .....	1	44	4	.....	.....	.....	.....	2 21	12 00	1,035 67
Thunder Bay .....	.....	33	39	.....	.....	.....	.....	..... 4	.....	.....
Victoria .....	.....	9	.....	.....	.....	.....	.....	..... 18	.....	.....
Waterloo .....	.....	23	3	.....	.....	.....	.....	2 14	4 50	.....
Welland .....	.....	35	.....	.....	.....	.....	.....	12 10	15 00	125 00
Wellington .....	.....	14	1	.....	.....	.....	.....	2 7	3 00	.....
Wentworth .....	8	106	30	.....	1	4,545 00	11 00	10 19	61 50	1,463 51
York .....	8	642	144	.....	.....	.....	.....	69 202	112 50	14,995 38
Totals .....	32	1607	358	1	42	7,015 92	220 61	202 758	412 50	34,162 50

Court Clerks in the Province of Ontario for the year ending 31st December, 1919.—*Concluded.*

Amount of money paid out of Court.	Number of Partition Matters.	Amount of money paid thereunder.	Amounts paid out.	Amount of moneys in Court in County Court matters, including interest (under Con. Rule 769).	Number of Chattel Mortgages and Bills of Sale filed.	Total amount secured by such mortgages.	Number of mortgages renewed.	Number of discharges filed.	Number of assignments for benefit of creditors.	Number of Hire Receipts, etc., filed under R.S.O. Cap. 136.	Total amount secured by such Receipts, etc.	Amount of fees collected in law stamps under Section 42 of the Creditors' Relief Act.
\$ c.			\$ c.	\$ c.		\$ c.					\$ c.	\$ c.
456 25	..	..	..	..	169	279,875 00	48	23	8	406	231,462 71	..
163 84	..	..	..	779 53	126	792,370 83	36	13	1	582	384,057 52	..
723 20	..	..	..	75 18	176	119,752 54	63	5	4	215	91,960 66	..
1,017 36	..	..	..	2,403 39	214	624,822 65	80	23	17	1,603	1,087,608 89	..
30 00	..	..	..	..	24	8,961 77	21	2	....	51	23,424 46	..
318 41	..	..	524 87	9 13	219	344,769 41	92	12	2	544	211,375 94	..
269 00	..	..	..	20,663 87	171	255,643 05	48	20	5	1,299	761,500 17	3 20
240 00	..	..	..	..	191	661,757 44	73	7	1	491	207,407 85	..
686 07	..	..	..	286 00	243	709,056 61	131	1	2	384	149,729 59	..
..	..	..	..	108 53	51	514,567 90	30	3	2	119	43,247 61	..
..	..	..	..	..	39	285,073 27	12	5	....	98	74,989 17	..
267 00	..	..	..	1,517 87	367	683,457 55	143	13	4	434	290,717 24	..
..	..	..	..	360 18	61	67,776 14	58	11	1	218	93,581 85	..
100 00	..	..	..	59 25	36	23,252 55	15	5	....	90	22,905 10	4 50
170 00	..	..	..	307 28	154	120,429 00	135	15	2	975	548,275 00	..
445 00	..	..	..	227 21	79	59,940 83	68	10	3	156	103,328 46	..
..	..	..	..	..	75	558,381 09	45	7	2	129	53,345 70	..
416 00	..	..	..	766 64	134	93,066 65	106	15	1	363	142,793 04	0 80
35 00	..	..	..	..	101	64,123 16	55	4	2	92	20,155 60	..
524 67	..	..	..	..	117	4,585,114 55	37	4	3	542	202,983 44	..
..	..	..	..	..	47	24,831 50	30	....	....	37	6,430 20	..
832 53	..	..	..	831 80	110	656,330 99	61	10	11	1,842	561,957 89	..
..	..	..	..	..	117	169,034 49	38	4	....	42	10,179 90	..
..	..	..	..	138 53	132	104,163 73	79	5	2	114	75,720 21	..
..	..	..	..	..	130	34,363 12	53	7	....	301	99,993 08	..
1,795 45	..	..	..	5,302 98	139	631,471 64	85	22	5	288	199,961 58	..
128 00	..	..	..	..	126	637,178 56	55	2	1	605	353,317 76	..
..	..	..	..	2,176 28	83	588,435 18	65	6	5	54	98,709 89	..
1,349 00	..	..	..	595 55	100	568,980 95	34	2	1	51	31,482 59	..
23 65	..	..	..	..	34	28,261 49	9	7	4	110	81,995 91	..
1,247 80	..	..	..	40 00	50	607,668 57	29	5	2	366	85,047 11	..
1,249 03	..	..	..	741 08	93	541,263 93	43	3	3	110	108,553 96	..
250 00	..	..	..	..	117	4,152,158 11	43	10	3	40	61,936 37	..
25 00	..	..	..	..	75	103,763 51	46	3	1	74	52,177 11	..
..	..	..	..	56 75	124	115,694 37	15	15	....	129	40,893 48	..
..	..	..	..	..	80	829,677 14	68	5	1	112	138,457 38	..
120 00	..	..	..	..	290	1,426,920 41	100	8	7	351	217,328 90	..
75 00	..	..	..	96 00	238	720,025 63	75	11	3	483	88,910 51	..
2,090 52	..	..	..	502 12	338	437,675 81	90	19	6	237	115,510 76	..
852 17	..	..	..	556 95	485	1,031,607 18	52	20	9	580	107,244 25	..
..	..	..	..	5,744 29	227	212,340 14	54	4	5	1,232	458,374 64	..
..	..	..	..	..	34	625,546 90	13	1	2	246	97,457 53	..
..	..	..	..	80 42	95	693,899 82	49	11	7	675	355,528 97	..
125 62	..	..	..	9 50	198	1,191,964 43	33	16	12	597	670,921 10	..
2,777 86	..	..	..	48 14	132	331,237 28	40	4	3	225	194,746 52	..
590 70	..	..	..	1,009 17	352	1,659,615 79	112	23	11	2,292	1,561,137 55	3 00
6,776 95	..	..	..	5,463 25	1,525	2,451,053 00	243	175	68	8,809	1,937,980 00	..
26,171 08	..	..	524 87	50,956 87	8,218	31,427,355 66	2910	596	232	28,793	12,556,805 15	11 50



APPENDIX E.—Being a return of business transacted by Surrogate Registrars

County or District.	Total number of Probates issued.	Total number of Letters of Administration issued.	Total number of Letters of Guardianship issued.	Number of all Grants issued where personalty valued as follows :							
				\$100,000, or over.	From \$50,000 to \$100,000.	From \$25,000 to \$50,000.	From \$10,000 to \$25,000.	From \$5,000 to \$10,000.	From \$1,000 to \$5,000.	From \$400 to \$1,000.	\$400 and under.
Algoma.....	51	87	1	1	....	1	5	6	38	35	53
Brant.....	118	83	....	....	1	5	14	19	69	36	57
Bruce.....	158	90	1	1	....	1	14	37	112	36	48
Carleton.....	284	199	3	8	1	9	35	58	177	90	108
Dufferin.....	58	30	....	....	1	1	5	11	36	16	18
Elgin.....	154	88	2	....	2	1	14	30	92	41	64
Essex.....	183	121	5	....	....	3	17	25	103	54	107
Frontenac.....	97	64	1	2	....	8	9	10	56	32	45
Grey.....	181	86	..	1	1	2	15	21	134	31	62
Haldimand.....	70	43	....	1	....	1	7	14	54	17	19
Halton.....	82	51	2	....	....	3	11	14	61	17	29
Hastings.....	139	72	4	1	....	5	13	26	83	32	55
Huron.....	214	104	1	....	1	2	18	39	134	47	78
Kenora.....	11	20	....	....	....	....	....	....	11	4	9
Kent.....	157	91	....	....	....	3	14	24	96	55	56
Lambton.....	165	93	....	1	....	3	18	27	112	34	63
Lanark.....	93	45	3	1	....	2	13	17	60	18	30
Leeds and Grenville.....	149	86	1	1	3	4	7	28	102	48	43
Lennox and Addington.....	48	22	....	1	....	2	3	9	34	14	7
Lincoln.....	92	79	1	1	2	1	12	23	66	32	35
Manitoulin.....	13	13	....	....	....	....	....	1	16	6	3
Middlesex.....	331	191	2	3	....	7	27	52	205	95	135
Muskoka.....	16	18	....	....	....	2	1	2	14	7	8
Nipissing.....	47	39	1	....	....	2	3	5	38	15	24
Norfolk.....	78	45	2	3	1	2	11	2	52	25	29
Northumberland and Durham...	191	103	1	....	2	5	19	31	137	39	62
Ontario.....	120	64	1	1	1	4	7	18	82	27	45
Oxford.....	159	100	4	....	2	4	25	26	88	59	59
Parry Sound.....	33	50	....	....	1	2	....	2	30	16	32
Peel.....	81	56	....	....	3	2	9	20	51	22	30
Perth.....	147	71	1	....	1	3	23	33	87	41	31
Peterborough.....	95	74	....	1	1	5	5	13	77	25	42
Prescott and Russell.....	80	44	1	....	....	2	8	12	62	21	20
Prince Edward.....	56	31	....	1	1	....	5	11	37	10	20
Rainy River.....	13	33	5	....	....	....	....	3	11	13	24
Renfrew.....	80	41	....	1	....	2	7	20	60	17	14
Simcoe.....	222	133	3	2	4	2	18	35	131	74	92
Stormont, Dundas and Glengarry	121	73	3	1	....	3	8	26	101	30	28
Sudbury.....	25	59	1	....	....	....	2	3	27	28	25
Temiskaming.....	35	103	2	....	1	1	2	3	46	36	51
Thunder Bay.....	36	53	....	....	1	4	3	6	32	32	11
Victoria.....	89	60	....	2	....	1	4	22	65	22	13
Waterloo.....	178	72	1	3	1	5	26	26	85	41	64
Welland.....	135	149	2	1	....	4	8	28	85	59	101
Wellington.....	177	88	....	....	1	6	15	30	125	36	52
Wentworth.....	340	244	6	11	5	10	33	42	206	107	176
York.....	1,195	1,133	25	27	25	59	136	187	708	455	756
Totals.....	6,597	4,694	86	77	63	196	649	1,097	4,288	2,047	2,933

throughout the Province of Ontario during the year ending 31st December, 1919.

Total number of Probates and Letters of Administration issued under R.S.O. Cap. 62, s. 73, ss. 1.	Total number of Probates and Letters issued under R.S.O. Cap. 62, s. 73, ss. 2.	Total amount of personalty devolving.	Total amount of realty to be administered under R.S.O. Cap. 119, s. 3.	Amount of moneys in Court in Surrogate matters, including interest, Con. Rule 769.	Amount earned for.		
					Registrar's fees.	Judge's fees.	Fees to Crown.
		\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
30	27	477,646 68	194,431 64	.....	1,420 65	902 50	551 85
13	20	841,416 64	498,664 99	.....	3,295 75	1,494 50	760 70
18	24	947,712 19	459,139 70	.....	3,363 49	1,665 75	894 30
34	62	4,111,851 39	2,002,806 50	.....	7,101 81	6,000 80	3,214 10
8	10	329,155 65	223,135 22	.....	1,414 25	605 75	303 10
21	35	872,424 72	563,257 45	.....	3,289 86	1,552 00	831 80
32	48	784,539 00	935,077 40	10 34	3,891 62	1,833 75	928 60
16	20	2,515,018 98	554,216 00	.....	2,213 75	3,142 00	1,497 30
18	22	957,013 98	618,856 00	.....	3,334 10	1,656 25	907 20
4	11	319,239 45	257,550 62	.....	1,846 00	1,146 50	426 90
8	16	405,968 44	294,158 52	.....	2,213 65	980 80	621 50
20	13	588,613 00	69,825 00	.....	3,020 95	1,813 92	712 65
21	47	1,106,409 12	725,751 80	.....	4,835 05	1,844 00	1,054 00
6	4	23,801 88	27,795 00	.....	336 61	153 70	80 50
18	9	603,881 00	307,970 00	.....	2,311 75	1,364 53	749 60
20	25	2,671,777 80	565,357 00	301 47	3,265 01	3,350 50	1,754 60
10	14	812,126 14	864,110 00	.....	2,442 53	1,451 90	754 40
17	24	2,684,494 45	636,531 00	.....	3,530 20	3,492 00	1,775 70
4	6	407,703 13	133,880 00	.....	1,128 83	738 35	330 70
17	22	677,526 06	371,377 24	.....	2,475 32	1,363 75	705 90
0	2	47,306 53	30,425 00	.....	350 25	134 70	65 50
60	45	3,056,559 04	1,519,474 35	.....	6,072 27	4,375 65	2,384 10
8	7	128,718 69	50,050 00	.....	464 77	208 00	129 10
10	9	240,833 92	117,054 79	.....	1,063 85	495 25	246 10
13	12	1,120,180 95	264,607 54	457 91	2,213 06	1,566 25	711 25
14	25	1,148,000 43	631,210 19	.....	4,370 10	2,114 75	1,089 60
22	24	1,564,142 69	335,906 00	.....	2,647 58	2,198 25	1,077 80
20	37	1,047,263 44	351,687 81	607 50	4,883 94	2,160 40	1,026 40
13	21	248,876 95	124,465 00	.....	931 54	453 00	262 70
14	12	743,015 35	402,560 00	.....	2,167 54	1,233 75	631 90
13	26	976,919 47	504,450 13	.....	3,485 95	1,565 25	856 40
7	19	681,933 68	390,287 58	.....	2,635 70	1,319 00	607 90
9	11	407,427 09	289,327 66	.....	1,798 23	762 50	426 70
7	9	404,188 05	161,093 75	.....	1,589 35	675 50	378 00
23	12	41,941 79	59,745 00	.....	351 29	146 75	231 55
12	22	639,021 12	314,355 04	.....	1,858 55	1,009 50	546 60
24	52	1,960,460 70	853,705 19	.....	5,031 50	3,052 70	1,558 00
10	16	891,977 37	404,844 38	.....	3,573 10	1,606 58	804 20
15	17	128,439 97	117,867 67	.....	692 43	364 20	200 90
20	41	249,178 59	103,453 50	.....	1,232 10	555 90	296 30
8	15	261,116 23	165,914 00	.....	949 91	488 00	211 20
13	22	1,351,925 87	443,600 36	.....	2,325 40	1,793 00	915 80
47	17	5,432,798 47	618,183 36	.....	3,906 77	5,359 34	2,857 56
34	49	788,868 81	496,191 46	.....	3,088 25	1,541 95	849 70
14	35	1,028,661 00	635,198 00	.....	4,007 53	1,754 95	970 60
51	82	4,110,557 40	2,028,230 89	502 70	8,161 78	5,933 45	2,990 65
396	455	18,064,287 00	6,326,875 00	.....	32,078 81	27,661 17	13,158 15
1,212	1,553	68,902,920 30	28,044,654 73	1,879 92	158,662 73	107,082 99	54,340 06



APPENDIX F.—Return of fees and emoluments of the Judicial Officers throughout the officers payable by the Province, the County and the

County or District and Town.	Office.	Officer.	Amount earned.	Salary paid by Province.	Total earnings and salary in all offices.	Total received for present year's services.
ALGOMA: Sault Ste. Marie ..	Sheriff .....	Wm. Carney ...	\$ c. 3,422 92	\$ c. 1,000 00	\$ c. 4,422 92	\$ c. 3,236 32
	Surrogate Judge ...	Judge Stone ....	.....	*500 00	797 20	500 00
	Local Master .....	" .....	297 20	.....	.....	249 70
	Crown Attorney....	G. W. Goodwin...	3,284 80	400 00	4,357 61	2,649 25
	Clerk of the Peace ..	" .....	672 81	.....	.....	290 18
	Local Registrar ....	T. J. Foster.....	187 70	150 00	3,267 00	312 70
	District Court Clerk	" .....	908 65	600 00	.....	1,408 65
	Surrogate Registrar	" .....	1,420 65	.....	.....	1,420 65
BRANT: Brantford	Sheriff .....	J. W. Westbrook.	3,049 52	.....	3,049 52	2,330 30
	Surrogate Judge ...	Judge Hardy....	Commuted	1,000 00	1,006 10	1,000 00
	Local Master .....	" .....	6 10	.....	.....	6 10
	Crown Attorney....	A. J. Wilkes, K.C.	1,138 68	.....	2,024 11	800 56
	Clerk of the Peace..	" .....	885 43	.....	.....	600 75
	Local Registrar ....	W. A. Hollinrake K.C.....	459 00	675 00	5,477 30	1,034 00
	County Court Clerk.	" .....	1,047 55	.....	.....	1,047 55
	Surrogate Registrar	" .....	3,295 75	.....	.....	3,295 75
BRUCE: Walkerton	Sheriff .....	D. M. Jermyn ...	2,631 70	.....	2,631 70	2,133 67
	Surrogate Judge ...	Judge Klein....	1,000 00	.....	1,400 00	1,000 00
	Local Master .....	" .....	Commuted	400 00	.....	400 00
	Crown Attorney....	Thomas Dixon ..	379 48	.....	2,163 30	284 48
	Clerk of the Peace..	" .....	1,783 82	.....	.....	1,072 22
	Local Registrar....	R. E. Clapp ....	172 45	675 00	5,035,44	768 35
	County Court Clerk	" .....	824 50	.....	.....	706 43
	Surrogate Registrar	" .....	3,363 49	.....	.....	2,272 99
CARLETON: Ottawa...	Sheriff .....	G. C. Richardson	10,456 31	.....	10,456 31	8,082 55
	Surrogate Judge ...	Judge Gunn.....	1,300 00	.....	1,300 00	.....
	Local Master .....	J. Bishop, K.C. ..	1,665 87	.....	3,377,66	1,665 87
	Deputy Registrar ..	" .....	1,711 79	.....	.....	1,711 79
	Crown Attorney....	J. A. Ritchie ....	1,010 44	.....	3,085 16	865 00
	Clerk of the Peace..	" .....	2,074 72	.....	.....	847 32
	Deputy Clerk of the Crown .....	Horace Pratt ...	270 00	450 00	10,309 66	720 00
	County Court Clerk.	" .....	2,487 85	.....	.....	2,487 85
	Surrogate Registrar	" .....	7,101 81	.....	.....	7,101 81
DUFFERIN: Orangeville	Sheriff .....	H. Endacott....	1,436 43	.....	1,436 43	862 98
	Surrogate Judge ...	Judge Fisher....	564 75	.....	564 75	564 75
	Local Master .....	" .....	.....	.....	.....	.....
	Crown Attorney....	J. L. Island ....	300 23	.....	878 26	210 03
	Clerk of the Peace..	" .....	578 03	.....	.....	250 49
	Local Registrar ....	J. A. V. Preston.	62 25	675 00	2,328 95	736 60
	County Court Clerk.	" .....	177 45	.....	.....	162 45
	Surrogate Registrar	" .....	1,414 25	.....	.....	1,414 25
ELGIN: St. Thomas	Sheriff.....	W. H. Elliott ...	2,935 22	.....	2,935 22	2,081 72
	Surrogate Judge....	Judge Colter ....	1,000 00	.....	1,000 00	.....
	Local Master .....	C. F. Maxwell ..	638 60	.....	638 60	638 60
	Crown Attorney....	A. McCrimmon .	1,698 50	.....	2,949 46	1,168 85
	Clerk of the Peace..	" .....	1,250 96	.....	.....	661 43
	Local Registrar ....	David McLaws..	139 05	675 00	4,948 51	699 55
	County Court Clerk.	" .....	844 60	.....	.....	816 80
	Surrogate Registrar	" .....	3,289 86	.....	.....	3,289 36

\* By R.S.O. Cap. 58, Sec. 17.





APPENDIX F.—Return of fees and emoluments of the Judicial

County or District and Town.	Office.	Officer.	Amount earned.	Salary paid by Province.	Total earnings and salary in all offices.	Total received for present year's services.
ESSEX:			\$ c.	\$ c.	\$ c.	\$ c.
Sandwich.	Sheriff .....	C. N. Anderson..	5,116 13	.....	5,116 13	3,535 20
	Surrogate Judge...	Judge Dromgole.	*1,000 00	.....	1,307 04	1,000 00
	Local Master .....	“ .....	307 04	.....	.....	307 04
	Crown Attorney...	J. H. Rodd.....	3,787 33	.....	4,999 23	2,604 60
	Clerk of the Peace.	“ .....	1,211 90	.....	.....	701 30
	Local Registrar...	Henry Clay.....	771 70	675 00	7,350 37	1,446 70
	County Court Clerk	“ .....	2,012 05	.....	.....	2,012 05
	SurrogateRegistrar	“ .....	3,891 62	.....	.....	3,891 62
FRONTENAC						
Kingston .	Sheriff .....	Thomas Dawson	2,947 82	.....	2,947 82	2,432 82
	Surrogate Judge...	Judge Lavell....	1,000 00	.....	1,000 00	.....
	Local Master .....	J.B.Walkem,K.C.	214 40	.....	214 40	214 40
	Crown Attorney...	J. L. Whiting,K.C.	405 40	.....	1,328 86	325 40
	Clerk of the Peace.	“ .....	923 46	.....	.....	518 86
	Local Registrar...	T. M. Asselstine	476 20	675 00	2,244 05	1,151 20
	County Court Clerk	“ .....	1,092 85	.....	.....	1,092 85
GREY:	SurrogateRegistrar	Miss H. Fraser..	2,213 75	.....	2,213 75	2,213 75
Owen						
Sound..	Sheriff .....	†J. S. Wilson....	2,214 10	.....	2,214 10	2,104 50
	Surrogate Judge...	Judge Sutherland	1,000 00	.....	1,062 05	1,000 00
	Local Master .....	† .....	62 05	.....	.....	62 05
	Crown Attorney...	T. H. Dyer .....	1,063 55	.....	3,202 22	829 50
	Clerk of the Peace.	“ .....	2,138 67	.....	.....	1,436 64
	Local Registrar...	W. A. Bishop ..	73 00	750 00	4,922 55	823 00
	County Court Clerk	“ .....	765 45	.....	.....	765 45
	SurrogateRegistrar	“ .....	3,334 10	.....	.....	3,334 10
HALDIMAND						
Cayuga ..	Sheriff .....	M. McConnell...	1,887 54	.....	1,887 54	1,328 41
	Surrogate Judge ..	Judge Hopkins...	1,000 00	.....	1,003 00	1,000 00
	Local Master .....	“ .....	3 00	.....	.....	3 00
	Crown Attorney...	Harrison Arrell.	430 57	.....	1,799 60	311 91
	Clerk of the Peace.	“ .....	1,369 03	.....	.....	1,033 88
	Local Registrar...	J. C. Eccles.....	49 60	600 00	2,868 70	641 60
	County Court Clerk	“ .....	373 10	.....	.....	323 50
	SurrogateRegistrar	“ .....	1,846 00	.....	.....	1,844 15
HALTON:						
Milton....	Sheriff .....	S. Webster.....	2,030 17	.....	2,030 17	1,640 70
	Surrogate Judge...	Judge Elliot ....	1,000 00	.....	1,000 00	1,000 00
	Local Master .....	“ .....	.....	.....	.....	.....
	Crown Attorney ..	W. I. Dick .....	376 00	.....	1,535 18	312 00
	Clerk of the Peace..	“ .....	1,159 18	.....	.....	766 05
	Local Registrar...	W. J. McClenahan	24 00	600 00	3,257 30	624 00
	County Court Clerk	“ .....	419 65	.....	.....	419 65
	SurrogateRegistrar	“ .....	2,213 65	.....	.....	2,213 65
HASTINGS:						
Belleville.	Sheriff .....	M. B. Morrison..	4,843 63	.....	4,843 63	3,652 77
	Surrogate Judge ..	Judge Wills ....	1,000 00	.....	1,000 00	.....
	Local Master .....	S. S. Lazier .....	.....	.....	.....	.....
	Deputy Registrar .	“ .....	.....	3,000 00	.....	.....
	Crown Attorney...	Wm Carnew ....	2,092 59	.....	3,657 99	1,382 66
	Clerk of the Peace.	“ .....	1,565 40	.....	.....	1,162 80
	Deputy Clerk of the Crown.....	John Williams ..	120 00	450 00	4,859 88	570 00
	County Court Clerk	“ .....	1,268 93	.....	.....	1,268 93
	SurrogateRegistrar	“ .....	3,020 95	.....	.....	3,020 95

\*Died 25th April 1919. Judge Coughlin assumed office, 20th October, 1919.  
†Appointed by O.-in-C., 18th February, 1919. †Appointed S.R. and L.M. 8th October, 1919.

Officers throughout the Province of Ontario, etc.—Continued.

Total received for past year's ser- vices.	Total receipts by officer from all his offices.	Total disbursements.	Net receipts.	Amount paid to Province under R.S.O. Cap. 17.	Net Income.	Earnings of each officer pay- able by the Province, the County, and the General Public, respectively.			County or District.
						From Prov- ince.	From County.	From General Public.	
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
1,804 38	5,339 58	2,179 65	3,159 93	.....	3,159 93	2,067 55	1,258 88	1,789 70	Essex.
126 30	1,433 34	8 10	1,425 24	.....	1,425 24	.....	.....	1,000 00	
1,080 50	4,616 40	1,672 90	2,943 50	138 70	2,804 80	1 589 20	1,065 00	307 04	
230 00	.....	.....	.....	.....	.....	378 50	819 70	1,133 13	
.....	7,350 37	1,720 12	5,630 25	1,467 23	4,163 02	675 00	.....	13 70	
.....	.....	.....	.....	.....	.....	.....	.....	771 70	
.....	.....	.....	.....	.....	.....	.....	.....	2,012 05	Frontenac.
.....	.....	.....	.....	.....	.....	.....	.....	3,891 62	
469 30	2,902 12	520 00	2,382 12	.....	2,382 12	1,165 10	859 50	923 22	
.....	1,000 00	.....	.....	.....	1,000 00	.....	.....	1,000 00	
38 70	253 10	30 00	223 10	.....	223 10	.....	.....	214 40	
55 00	1,248 26	100 00	1,148 26	.....	1,148 26	405 40	.....	.....	
349 00	.....	.....	.....	.....	.....	129 80	793 66	.....	Grey.
.....	2,244 05	267 00	1,977 05	.....	1,977 05	675 00	.....	476 20	
.....	.....	.....	.....	.....	.....	.....	.....	1,092 85	
.....	2,213 75	200 00	2,013 75	.....	2,013 75	.....	.....	2,013 75	
.....	2,104 50	1,241 45	863 05	.....	863 05	1,004 11	663 63	546 36	
.....	1,062 05	.....	1,062 05	.....	1,062 05	.....	.....	1,000 00	
140 00	2,758 17	582 12	2,176 05	17 60	2,158 45	333 11	536 69	62 05	Haldimand.
352 03	4,922 55	842 20	4,080 35	440 18	3,640 17	198 20	1,346 13	193 75	
.....	.....	.....	.....	.....	.....	750 00	.....	594 34	
.....	.....	.....	.....	.....	.....	.....	.....	73 00	
.....	.....	.....	.....	.....	.....	.....	.....	765 45	
.....	.....	.....	.....	.....	.....	.....	.....	3,334 10	
336 13	1,664 54	232 66	1,431 88	.....	1,431 88	778 33	925 24	183 97	Halton.
.....	1,003 00	.....	1,003 00	.....	1,003 00	.....	.....	1,000 00	
.....	.....	.....	.....	.....	.....	.....	.....	3 00	
53 02	1,727 11	465 00	1,262 11	.....	1,262 11	209 01	145 66	75 90	
328 30	2,846 90	174 60	2,672 30	17 23	2,655 07	120 50	1,120 00	128 53	
24 05	.....	.....	.....	.....	.....	600 00	.....	49 60	
3 60	.....	.....	.....	.....	.....	.....	.....	373 10	Hastings.
.....	.....	.....	.....	.....	.....	.....	.....	1,846 00	
524 58	2,165 28	873 37	1,291 91	.....	1,291 91	924 50	605 77	499 70	
.....	.....	.....	1,000 00	.....	1,000 00	.....	.....	1,000 00	
260 00	1,746 30	114 71	1,631 59	.....	1,631 59	318 00	58 00	.....	
408 25	.....	.....	.....	.....	.....	50 30	1 045 31	63 57	
.....	3,257 30	75 00	3,182 30	86 46	3,095 84	600 00	.....	24 00	Hastings.
.....	.....	.....	.....	.....	.....	.....	.....	419 65	
.....	.....	.....	.....	.....	.....	.....	.....	2,213 65	
1,513 70	5,166 47	1,429 59	3,736 88	.....	3,736 88	2,663 45	1,178 50	1,001 68	
.....	1,000 00	.....	1,000 00	.....	1,000 00	.....	.....	1,000 00	
.....	3,000 00	748 00	2,252 00	.....	2,252 00	3,000 00	.....	.....	
710 75	3,677 06	550 00	3,127 06	188 11	2,738 95	1,922 60	34 99	135 00	Hastings.
420 85	.....	.....	.....	.....	.....	515 40	1,050 00	.....	
.....	4,859 88	919 80	3,940 08	370 04	3,570 04	450 00	.....	120 00	
.....	.....	.....	.....	.....	.....	.....	.....	1,268 93	
.....	.....	.....	.....	.....	.....	.....	.....	3,020 95	
.....	.....	.....	.....	.....	.....	.....	.....	.....	



APPENDIX F.—Return of fees and emoluments of the Judicial

County or District and Town.	Office.	Officer.	Amount earned.	Salary paid by Province.	Total earnings and salary in all offices.	Total received for present year's services.
HURON: Goderich..	Sheriff .....	R. G. Reynolds	\$ c. 3,335 78	\$ c. ....	\$ c. 3,335 78	\$ c. 3,181 10
	Surrogate Judge ..	Judge Dickson..	Commuted	1,000 00	1,079 00	1,000 00
	Local Master .....	" .....	79 00	.....	.....	79 00
	Crown Attorney ..	C. Seager.....	1,320 31	.....	3,142 75	1,123 21
	Clerk of the Peace..	" .....	1,822 44	.....	.....	1,280 00
	Local Registrar...	D. McDonald....	48 00	750 00	5,902 45	798 00
	County Court Clerk.	" .....	269 40	.....	.....	269 40
	SurrogateRegistrar	" .....	4,835 05	.....	.....	4,835 05
KENORA: Kenora...	Sheriff .....	J. W. Humble ...	1,397 93	1,000 00	2,397 93	1,725 89
	Surrogate Judge ..	Judge Chapple ..	.....	† 500 00	534 80	500 00
	Local Master .....	" .....	34 80	.....	.....	34 80
	Crown Attorney...	*J. S. Allan, pro	124 88	.....	628 38	30 88
	Clerk of the Peace.	" .....	253 50	250 00	.....	250 00
	Local Registrar...	C. W. Chadwick.	32 70	700 00	1,456 53	732 70
	District Court Cl'k.	" .....	387 22	.....	.....	387 22
	SurrogateRegistrar	" .....	336 61	.....	.....	336 61
KENT: Chatham..	Sheriff .....	J. R. Gemmill..	3,186 48	.....	3,186 48	2,292 41
	Surrogate Judge...	JudgeStamworth	1,000 00	.....	1,000 00	.....
	Local Master.....	Thos. Scullard..	34 50	.....	34 50	12 50
	Crown Attorney...	H. D. Smith ....	1,868 30	.....	3,373 10	1,541 45
	Clerk of the Peace.	" .....	1,504 80	.....	.....	977 65
	Local Registrar ..	James Holmes ..	210 15	675 00	3,988 60	890 15
	County Court Clerk.	" .....	786 70	.....	.....	786 70
	Surrogate Regist'r.	" .....	2,311 75	.....	.....	2,311 75
LAMBTON: Sarnia....	Sheriff .....	A. J. Johnston...	3,114 75	.....	3,114 75	2,407 39
	Surrogate Judge...	† Judge MacWatt	Commuted	1,000 00	1,195 42	1,000 00
	Local Master .....	" .....	195 42	.....	.....	130 02
	Crown Attorney...	F. W. Wilson ...	1,564 77	.....	3,115 67	1,291 72
	Clerk of the Peace.	" .....	1,550 90	.....	.....	1,362 85
	Local Registrar...	Alex Saunders..	140 41	675 00	4,670 28	702 91
	County Court Clerk.	" .....	589 86	.....	.....	589 86
	Surrogate Regist'r.	" .....	3,265 01	.....	.....	3,265 01
LANARK: Perth.....	Sheriff .....	D. G. MacMartin.	2,273 74	.....	2,273 74	1,714 13
	Surrogate Judge...	Judge Scott.....	Commuted	1,000 00	1,000 00	.....
	Local Master.....	Judge Senkler...	21 48	.....	21 48	.....
	Crown Attorney...	J. M. Balderson,	621 36	.....	1,270 66	324 10
	Clerk of the Peace	" .....	649 30	.....	.....	390 74
	Local Registrar...	J. S. L. McNeely.	92 40	675 00	3,678 83	744 10
	County Court Clerk.	" .....	468 90	.....	.....	468 90
	Surrogate Regist'r.	" .....	2,442 53	.....	.....	2,442 53
LEEDS AND GRENVILLE: Brockville.	Sheriff .....	J. A. McCammon	3,612 10	.....	3,612 10	2,819 00
	Surrogate Judge...	Judge McDonald.	Commuted	960 00	960 00	.....
	Local Masters... }	Judge Dowsley..	45 50	.....	45 50	31 00
		Judge Reynolds.	60 93	.....	60 93	35 40
	Crown Attorney...	M. M. Brown....	930 54	.....	2,184 57	681 50
	Clerk of the Peace.	" .....	1,254 03	.....	.....	877 11
	Local Registrar...	A. E. Baker ....	268 70	750 00	5,516 10	1,018 70
	County Court Clerk.	" .....	967 20	.....	.....	967 20
	Surrogate Regist'r.	" .....	3,530 20	.....	.....	3,530 20

\* A. P. Cooke appointed by O.-in-C. 20th February, 1920.  
† Died 12th February, 1920.

† By R.S.O. Cap. 58, Sec. 17.

Officers throughout the Province of Ontario, etc.—Continued.

Total received for past year's ser- vices.	Total receipts by officer from all his offices.	Total disbursements.	Net receipts.	Amount paid to Province under R.S.O., Cap. 17.	Net income.	Earnings of each officer pay- able by the Province, the County, and the General Public, respectively.			County or District.
						From Prov- ince.	From County.	From General Public.	
\$ c. 151 97	\$ c. 3,333 07	\$ c. 879 66	\$ c. 2,453 61	\$ c. .....	\$ c. 2,453 61	\$ c. 1,156 65	\$ c. 1,462 43	\$ c. 716 70	Huron.
.....	1,079 00	.....	1,076 20	.....	1,076 20	1,000 00	.....	.....	
.....	.....	2 80	.....	.....	.....	.....	.....	79 00	
137 32	2,647 25	89 68	2,557 57	61 51	2,496 06	540 71	405 00	374 60	
106 72	.....	.....	.....	.....	.....	586 49	1,100 00	135 95	
.....	5,902 45	1,295 80	4,606 65	703 33	3,903 32	750 00	.....	48 00	
.....	.....	.....	.....	.....	.....	.....	.....	269 40	
.....	.....	.....	.....	.....	.....	.....	.....	4,835 05	
703 86	2,429 75	647 81	1,781 94	.....	1,781 94	1,965 35	.....	432 58	Kenora.
.....	534 80	.....	534 80	.....	534 80	500 00	.....	.....	
.....	.....	.....	.....	.....	.....	.....	.....	34 80	
.....	280 88	5 26	275 62	.....	275 62	119 88	.....	5 00	
.....	.....	.....	.....	.....	.....	428 50	.....	75 00	
.....	1,456 53	480 00	976 53	.....	976 53	700 00	.....	32 70	
.....	.....	.....	.....	.....	.....	.....	.....	387 22	
.....	.....	.....	.....	.....	.....	.....	.....	336 61	
706 03	2,998 44	833 11	2,165 33	.....	2,165 33	1,087 74	1,048 93	1,049 81	Kent.
.....	1,000 00	.....	1,000 00	.....	1,000 00	.....	.....	1,000 00	
.....	12 50	.....	12 50	.....	12 50	.....	.....	34 50	
211 45	3,042 95	936 00	2,106 95	10 69	2,096 26	1,114 20	554 10	200 00	
312 40	.....	.....	.....	.....	.....	407 30	1,000 00	97 50	
.....	3,988 60	930 00	3,058 60	61 72	2,996 88	675 00	.....	210 15	
.....	.....	.....	.....	.....	.....	.....	.....	786 70	
.....	.....	.....	.....	.....	.....	.....	.....	2,311 75	
754 35	3,161 74	699 07	2,462 67	.....	2,462 67	1,923 21	231 00	960 54	Lambton.
.....	1,195 42	15 00	1,180 42	.....	1,180 42	1,000 00	.....	.....	
65 40	.....	.....	.....	.....	.....	.....	.....	195 42	
421 91	3,167 73	749 03	2,418 70	41 87	2,376 83	855 04	251 53	458 20	
91 25	.....	.....	.....	.....	.....	281 85	1,200 00	69 05	
112 50	4,670 28	925 00	3,745 28	272 64	3,472 64	675 00	.....	140 41	
.....	.....	.....	.....	.....	.....	.....	.....	589 86	
.....	.....	.....	.....	.....	.....	.....	.....	3,265 01	
514 34	2,228 47	915 81	1,312 66	.....	1,312 66	827 81	665 40	780 53	Lanark.
.....	1,000 00	.....	1,000 00	.....	1,000 00	1,000 00	.....	.....	
36 45	36 45	.....	36 45	.....	36 45	.....	.....	21 48	
138 42	1,048 25	111 07	937 18	.....	937 18	335 80	265 56	20 00	
194 99	.....	.....	.....	.....	.....	101 00	514 80	33 50	
.....	3,655 53	218 15	3,437 38	137 48	3,299 90	675 00	.....	92 40	
.....	.....	.....	.....	.....	.....	.....	.....	468 90	
.....	.....	.....	.....	.....	.....	.....	.....	2,442 53	
700 70	3,519 70	1,209 10	2,310 60	.....	2,310 60	1,630 00	1,014 00	968 10	Leeds and Grenville
.....	960 00	.....	960 00	.....	960 00	960 00	.....	.....	
.....	31 00	.....	31 00	.....	31 00	.....	.....	45 50	
66 00	101 40	.....	101 40	.....	101 40	.....	.....	60 93	
236 70	2,208 37	412 10	1,796 27	.....	1,796 27	698 54	224 00	8 00	
413 06	.....	.....	.....	.....	.....	254 50	914 82	74 71	
.....	5,642 85	947 67	4,695 18	747 59	3,947 59	750 00	.....	268 70	
.....	.....	.....	.....	.....	.....	.....	.....	967 20	
126 75	.....	.....	.....	.....	.....	.....	.....	3,530 20	



## APPENDIX F.—Return of fees and emoluments of the Judicial

County or District and Town.	Office.	Officer.	Amount earned.	Salary paid by Province.	Total earnings and salary in all offices.	Total received for present year's services.
			\$ c.	\$ c.	\$ c.	\$ c.
LENNOX & ADDINGTON: Napaneé.	Sheriff .....	G. D. Hawley ...	1,757 99	.....	1,757 99	1,396 22
	Surrogate Judge ..	Judge Madden ..	687 05	.....	687 05	687 05
	Local Master .....	S. S. Lazier.....	274 00	.....	274 00	165 80
	Crown Attorney...	W. M. Wilson ...	498 44	.....	1,651 08	366 44
	Clerk of the Peace.	" .....	1,152 64	.....	.....	681 78
	Local Registrar...	W. P. Deroche...	73 00	600 00	2,063 83	673 00
	County Court Clerk.	" .....	262 00	.....	.....	262 00
	Surrogate Regist'r.	" .....	1,128 83	.....	.....	1,128 83
LINCOLN: St. Catharines.	Sheriff .....	Henry O'Loughlin	3,142 46	.....	3,142 46	2,193 70
	Surrogate Judge ..	Judge Campbell..	Commuted	900 00	1,008 70	900 00
	Local Master.....	" .....	108 70	.....	.....	92 70
	Crown Attorney...	M. Brennan.....	1,031 00	.....	2,548 55	687 00
	Clerk of the Peace.	" .....	1,517 55	.....	.....	976 31
	Local Registrar...	Johnson Clench..	713 95	675 00	4,867 97	1,331 25
	County Court Clerk	" .....	1,003 70	.....	.....	924 40
	Surrogate Regist'r.	" .....	2,475 32	.....	.....	2,475 32
MANITOU-LIN: Gore Bay.	Sheriff .....	J. Haddon Fell ..	1,482 60	950 00	2,432 60	1,976 29
	Surrogate Judge...	Judge Hewson...	.....	*500 00	500 00	.....
	Local Master .....	" .....	.....	.....	.....	.....
	Crown Attorney ...	†W. F. McRae ...	168 00	250 00	714 69	310 00
	Clerk of the Peace..	" .....	296 69	.....	.....	104 50
	Local Registrar ...	C. C. Platt.....	8 00	.....	1,287 40	8 00
	District Court Clerk	" .....	79 15	850 00	.....	929 15
	Surrogate Regist'r.	" .....	350 25	.....	.....	350 25
MIDDLESEX: London.	Sheriff .....	D. M. Cameron ..	7,223 14	.....	7,223 14	5,500 59
	Surrogate Judges {	Judge Macbeth...	1,300 00	.....	1,300 00	.....
		Judge Judd.....	1,000 00	.....	1,000 00	.....
	Local Master.....	H. S. Blackburn.	377 44	.....	2,121 58	377 44
	Deputy Registrar..	" .....	1,744 14	.....	.....	1,675 44
	Crown Attorney...	J. B. McKillop ..	1,920 75	.....	4,264 48	1,280 75
	Clerk of the Peace.	" .....	2,343 73	.....	.....	1,227 76
	Deputy Clerk of the Crown.....	Edmund Weld...	146 00	500 00	7,968 24	646 00
	County Court Clerk.	" .....	1,249 97	.....	.....	1,144 97
	Surrogate Registrar	" .....	6,072 27	.....	.....	6,012 27
MUSKOKA: Bracebridge.	Sheriff .....	D. E. Bastedo...	1,598 91	750 00	2,348 91	1,977 09
	Surrogate Judge ..	Judge Mahaffy ..	.....	*500 00	519 60	500 00
	Local Master .....	" .....	19 60	.....	.....	19 60
	Crown Attorney...	Thomas Johnson	255 03	250 00	927 55	453 28
	Clerk of the Peace.	" .....	422 52	.....	.....	160 09
	Local Registrar...	†C. S. Salmon...	28 00	150 00	1,251 07	178 00
	District Court Cl'k.	" .....	158 30	450 00	.....	608 30
	Surrogate Registrar	" .....	464 77	.....	.....	464 77
NIPISSING: North Bay	Sheriff .....	H. C. Varin ....	1,874 66	800 00	2,674 66	2,084 78
	Surrogate Judge ..	Judge Valin ....	.....	*500 00	502 10	500 00
	Local Master .....	" .....	2 10	.....	.....	2 10
	Crown Attorney...	T. E. McKee....	747 53	250 00	1,365 83	892 50
	Clerk of the Peace.	" .....	368 30	.....	.....	203 30
	Local Registrar...	T. J. Bourke ....	192 90	150 00	2,612 85	342 90
	District Court Cl'k	" .....	756 10	450 00	.....	1,206 10
	Surrogate Registrar	" .....	1,063 85	.....	.....	1,063 85

\*By R.S.O. Cap. 58, Sec. 17.

†J. H. Craig pro tem during 9 months' absence.

‡Appointed by O.-in-C. 11th August, 1919.

Officers throughout the Province of Ontario, etc.—Continued.

Total received for past year's ser- vices.	Total receipts by officer from all his offices.	Total disbursements.	Net receipts.	Amount paid to Province under R.S.O., Cap. 17.	Net income.	Earnings of each officer pay- able by the Province, the County, and the General Public, respectively.			County or District.
						From Prov- ince.	From County.	From General Public.	
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	Lennox and Addington.
447 05	1,843 27	339 39	1,503 88	.....	1,503 88	771 60	674 07	312 32	
.....	687 05	.....	687 05	.....	687 05	.....	.....	687 05	
20 10	185 90	53 00	132 90	.....	132 90	.....	.....	274 00	
126 20	1,725 18	371 83	1,353 35	.....	1,353 35	361 20	76 00	61 24	
550 76	.....	.....	.....	.....	.....	5 00	941 54	206 10	
.....	2,063 83	210 00	1,853 83	.....	1,853 83	600 00	.....	73 00	
.....	.....	.....	.....	.....	.....	.....	.....	262 00	
.....	.....	.....	.....	.....	.....	.....	.....	1,128 83	
778 70	2,972 40	790 27	2,182 13	.....	2,182 13	948 25	1,167 29	1,026 92	Lincoln.
.....	1,017 40	.....	1,017 40	.....	1,017 40	900 00	.....	.....	
18 60	.....	.....	.....	.....	.....	.....	.....	108 70	
242 00	2,397 49	536 30	1,861 19	.....	1,861 19	806 00	125 00	100 00	
492 18	.....	.....	.....	.....	.....	275 85	1,067 70	174 00	
1 20	4,755 97	539 85	4,216 12	508 06	3,708 06	675 00	.....	713 95	
23 80	.....	.....	.....	.....	.....	.....	.....	1,003 70	
.....	.....	.....	.....	.....	.....	.....	.....	2,475 32	
161 91	2,138 20	252 40	1,885 80	.....	1,885 80	2,256 89	.....	175 71	Manitoulin.
.....	500 00	.....	500 00	.....	500 00	500 00	.....	.....	
.....	.....	.....	.....	.....	.....	.....	.....	.....	
9 00	501 83	.....	501 83	.....	501 83	418 00	.....	.....	
78 33	.....	.....	.....	.....	.....	296 69	.....	.....	
.....	1,287 40	22 50	1,264 90	.....	1,264 90	.....	.....	8 00	
22 50	.....	.....	.....	.....	.....	850 00	.....	79 15	
.....	.....	.....	.....	.....	.....	.....	.....	350 25	
1,552 20	7,052 79	2,412 27	4,640 52	.....	4,640 52	3,072 50	2,018 75	2,131 00	Middlesex.
.....	1,300 00	.....	1,300 00	.....	1,300 00	.....	.....	1,300 00	
.....	1,000 00	.....	1,000 00	.....	1,000 00	.....	.....	1,000 00	
68 72	2,190 30	374 00	1,816 30	.....	1,816 30	.....	.....	377 44	
68 70	.....	.....	.....	.....	.....	.....	.....	1,744 14	
618 80	3,722 79	1,225 00	2,497 79	49 77	2,448 02	1,687 82	213 00	19 93	
595 48	.....	.....	.....	.....	.....	213 75	1,941 54	188 44	
.....	7,833 84	2,816 00	5,017 84	916 06	4,101 78	500 00	.....	146 00	
30 60	.....	.....	.....	.....	.....	.....	.....	1,249 97	
.....	.....	.....	.....	.....	.....	.....	.....	6,072 27	
525 36	2,502 45	1,224 00	1,278 45	.....	1,278 45	2,199 03	.....	149 88	Muskoka.
.....	519 60	1 50	518 10	.....	518 10	500 00	.....	.....	
.....	.....	.....	.....	.....	.....	.....	.....	19 60	
95 24	954 21	29 60	924 61	.....	924 61	483 58	.....	21 45	
245 60	.....	.....	.....	.....	.....	417 52	.....	5 00	
.....	1,251 07	20 35	1,230 72	.....	1,230 72	150 00	.....	28 00	
.....	.....	.....	.....	.....	.....	450 00	.....	158 30	
.....	.....	.....	.....	.....	.....	.....	.....	464 77	
292 80	2,377 58	1,249 75	1,127 83	.....	1,127 83	2,280 56	.....	394 10	Nipissing.
.....	502 10	.....	502 10	.....	502 10	500 00	.....	.....	
.....	.....	.....	.....	.....	.....	.....	.....	2 10	
112 60	1,356 00	43 90	1,312 10	.....	1,312 10	757 53	.....	240 00	
147 60	.....	.....	.....	.....	.....	368 30	.....	.....	
.....	2,612 85	207 48	2,405 37	.....	2,405 37	150 00	.....	192 90	
.....	.....	.....	.....	.....	.....	450 00	.....	756 10	
.....	.....	.....	.....	.....	.....	.....	.....	1,063 85	



## APPENDIX F.—Return of fees and emoluments of the Judicial

County or District and Town.	Office.	Officer.	Amount earned.	Salary paid by Province.	Total earnings and salary in all offices.	Total received for present year's services.
			\$ c.	\$ c.	\$ c.	\$ c.
NORFOLK: Simcoe ...	Sheriff .....	Walter Tisdale..	1,809 27	.....	1,809 27	1,311 37
	Surrogate Judge ..	Judge Boles.....	1,000 00	.....	1,000 00	.....
	Local Master.....	"	.....	.....	.....	.....
	Crown Attorney...	T. R. Slaght, K.C.	671 81	.....	2,563 27	518 16
	Clerk of the Peace.	"	1,891 46	.....	.....	1,125 45
	Local Registrar ..	C. C. Rapelje....	80 20	675 00	3,330 61	755 20
	County Court Cl'k.	"	362 35	.....	.....	362 35
NORTHUM- BERLAND AND DURHAM: Cobourg ..	SurrogateRegistrar	"	2,213 06	.....	.....	2,213 06
	Sheriff .....	D. J. Nesbitt.....	3,496 94	.....	3,496 94	2,657 83
	Surrogate Judge...	Judge Ward.....	Commuted	1,000 00	.....	.....
	Local Master ....	Judge Roger.....	43 20	.....	43 20	.....
	Crown Attorney...	W. F. Kerr.....	1,252 05	.....	2,683 76	792 95
	Clerk of the Peace.	"	1,431 71	.....	.....	507 96
	Local Registrar ..	John T. Field ...	106 60	750 00	5,831 15	856 60
ONTARIO: Whitby ..	County Court Clerk	"	604 45	.....	.....	604 45
	SurrogateRegistrar	"	4,370 10	.....	.....	4,370 10
	Sheriff .....	J. F. Paxton ....	2,450 63	.....	2,450 63	1,888 56
	Surrogate Judge...	†G. Y. Smith....	1,000 00	.....	1,051 75	1,000 00
	Local Master . . .	"	51 75	.....	.....	.....
	Crown Attorney...	J.E.Farewell, KC	980 80	.....	2,362 79	883 60
	Clerk of the Peace.	"	1,381 99	.....	.....	764 61
OXFORD: Woodstock	Local Registrar...	Horace Bascom..	53 75	675 00	3,824 00	728 75
	County Court Cl'k.	"	447 67	.....	.....	447 67
	SurrogateRegistrar	"	2,647 58	.....	.....	2,647 58
	Sheriff .....	Wm. McGhee....	3,030 72	.....	3,030 72	2,460 35
	Surrogate Judge ..	Judge Wallace..	Commuted	1,000 00	.....	.....
	Local Master .....	W. T. McMullen.	51 40	.....	51 40	13 70
	Crown Attorney...	R. N. Ball .....	384 98	.....	1,540 57	312 98
PARRY SOUND: Parry Sound	Clerk of the Peace.	"	1,155 59	.....	.....	703 89
	Local Registrar ..	Peter McDonald.	348 70	450 00	6,527 94	758 70
	County Court Clerk	"	845 30	.....	.....	780 88
	SurrogateRegistrar	"	4,883 94	.....	.....	4,449 06
	Sheriff .....	Sam'l Armstrong	2,667 74	750 00	3,417 74	2,617 80
	Surrogate Judge ..	Judge Powell....	.....	*500 00	500 00	.....
	Local Master.....	"	.....	.....	.....	.....
PEEL: Brampton.	Crown Attorney...	W. L. Haight. ..	944 88	250 00	1,562 22	822 17
	Clerk of the Peace.	"	367 34	.....	.....	186 91
	Local Registrar...	Frederick Tasker	245 15	600 00	2,122 19	845 15
	District Court Cl'k.	"	345 50	.....	.....	345 50
	SurrogateRegistrar	"	931 54	.....	.....	931 54
	Sheriff .....	[son Nathan Hender-	2,168 19	.....	2,168 19	1,638 01
	Surrogate Judge...	Judge Justin ....	1,000 00	.....	1,226 05	1,000 00
PEEL: Brampton.	Local Master .....	"	226 05	.....	.....	86 70
	Crown Attorney...	Walker S.Morphy	551 91	.....	1,166 08	440 91
	Clerk of the Peace.	"	614 17	.....	.....	486 22
	Local Registrar...	J. B. Dixon.....	176 30	600 00	3,180 64	776 30
	County Court Cl'k.	"	236 80	.....	.....	236 80
	SurrogateRegistrar	"	2,167 54	.....	.....	2,167 54

\*By R.S.O. Cap. 58, Sec. 17.

†T. A. MacGillivray, additional Surrogate Judge without fees,  
O—in-C. 4th January, 1919.

Officers throughout the Province of Ontario, etc.—Continued.

Total received for past year's ser- vices.	Total receipts by officer from all his offices.	Total disbursements.	Net receipts.	Amount paid to Province under R.S.O. Cap. 17.	Net income.	Earnings of each officer pay- able by the Province, the County, and the General Public, respectively.			County or District.
						From Prov- ince.	From County.	From General Public.	
\$ c. 521 13	\$ c. 1,832 50	\$ c. 796 98	\$ c. 1,035 52	\$ c. 1,035 52	\$ c. 1,035 52	\$ c. 523 50	\$ c. 820 48	\$ c. 465 29	Norfolk.
.....	1,000 00	.....	1,000 00	.....	1,000 00	.....	.....	1,000 00	
166 50	2,394 15	614 82	1,779 33	.....	1,779 33	249 75	305 00	117 06	
584 04	.....	.....	.....	.....	.....	169 55	1,266 00	455 91	
.....	3,330 61	53 70	3,276 91	105 38	3,171 53	675 00	.....	80 20	
.....	.....	.....	.....	.....	.....	.....	.....	362 35	Northum- berland and Durham.
.....	.....	.....	.....	.....	.....	.....	.....	2,213 06	
821 15	3,478 98	1,394 82	2,084 16	.....	2,084 16	1,102 80	1,248 00	1,146 14	
.....	1,000 00	.....	1,000 00	.....	1,000 00	1,000 00	.....	43 20	
372 54	2,062 76	413 16	1,649 60	.....	1,649 60	866 68	382 30	3 07	
389 37	.....	.....	.....	.....	.....	741 36	680 90	9 45	Ontario.
.....	5,831 15	671 20	5,159 95	1,043 96	4,115 99	750 00	.....	106 60	
.....	.....	.....	.....	.....	.....	.....	.....	604 45	
.....	.....	.....	.....	.....	.....	.....	.....	4,370 10	
439 90	2,328 46	787 12	1,541 34	.....	1,541 34	1,090 90	647 85	711 88	
.....	1,044 25	.....	1,044 25	.....	1,044 25	.....	.....	1,000 00	Oxford.
44 25	.....	.....	.....	.....	.....	.....	.....	51 75	
117 40	2,052 77	481 55	1,571 22	.....	1,571 22	561 60	.....	419 20	
287 16	.....	.....	.....	.....	.....	493 34	864 95	23 70	
.....	3,824 00	518 00	3,306 00	111 20	3,194 80	675 00	.....	53 75	
.....	.....	.....	.....	.....	.....	.....	.....	447 67	Parry Sound.
.....	.....	.....	.....	.....	.....	.....	.....	2,647 58	
829 80	3,290 15	1,421 74	1,868 41	.....	1,868 41	842 50	943 70	1,244 52	
.....	1,000 00	.....	1,000 00	.....	1,000 00	1,000 00	.....	.....	
5 30	19 00	.....	19 00	.....	19 00	.....	.....	51 40	
72 00	1,545 41	.....	1,545 41	.....	1,545 41	117 48	267 50	.....	Peel.
456 54	.....	.....	.....	.....	.....	114 22	1,014 67	26 70	
.....	5,988 64	1,144 55	4,844 09	822 05	4,022 04	450 00	.....	348 70	
.....	.....	.....	.....	.....	.....	.....	.....	845 30	
.....	.....	.....	.....	.....	.....	.....	.....	4,883 94	
596 90	3,214 70	1,788 26	1,426 44	.....	1,426 44	3,052 71	.....	365 03	Peel.
.....	500 00	.....	500 00	.....	500 00	500 00	.....	.....	
150 00	1,573 21	405 00	1,168 21	.....	1,168 21	1,063 88	.....	131 00	
164 13	.....	.....	.....	.....	.....	349 84	.....	17 50	
.....	2,122 19	33 45	2,088 74	.....	2,088 74	600 00	.....	245 15	
.....	.....	.....	.....	.....	.....	.....	.....	345 50	Peel.
.....	.....	.....	.....	.....	.....	.....	.....	931 54	
563 23	2,201 24	971 45	1,229 79	.....	1,229 79	847 45	683 42	637 32	
.....	1,090 00	.....	1,090 00	.....	1,090 00	.....	.....	1,000 00	
3 30	.....	.....	.....	.....	.....	.....	.....	226 05	
83 00	1,127 38	173 83	953 55	.....	953 55	247 00	214 65	90 26	Peel.
117 25	.....	.....	.....	.....	.....	98 60	515 57	.....	
.....	3,180 64	267 56	2,913 08	41 30	2,871 78	600 00	.....	176 30	
.....	.....	.....	.....	.....	.....	.....	.....	236 80	
.....	.....	.....	.....	.....	.....	.....	.....	2,167 54	



APPENDIX F.—Report of fees and emoluments of the Judicial

County or District and Town.	Office.	Officer.	Amount earned.	Salary paid by Province.	Total earnings and salary in all offices.	Total received for present year's services.
PERTH: Stratford.	Sheriff .....	Thomas Magwood	\$ c. 2,341 51	\$ c. .....	\$ c. 2,341 51	\$ c. 1,679 25
	Surrogate Judge..	Judge Barron ...	Commuted	873 00	1,723 00	.....
	Local Master .....	" .....	Commuted	850 00	.....	.....
	Crown Attorney ..	G. G. McPherson, K.C.	841 48	.....	2,952 38	593 08
	Clerk of the Peace.	" .....	2,110 90	.....	.....	1,089 81
	Local Registrar ..	E. Sydney Smith,	104 20	675 00	5,095 60	779 20
	County Court Clerk	" K.C.	830 45	.....	.....	633 46
	Surrogate Registrar	" .....	3,485 95	.....	.....	3,255 72
	Sheriff .....	J. A. Hall.....	2,572 13	.....	2,572 13	1,870 50
	Surrogate Judge ..	Judge Huycke...	1,000 00	.....	1,294 70	1,000 00
PETER- BOROUGH: Peterboro	Local Master .....	" .....	294 70	.....	.....	87 00
	Crown Attorney...	G. W. Hatton ...	1,214 20	.....	2,511 55	1,105 20
	Clerk of the Peace.	" .....	1,297 35	.....	.....	811 89
	Local Registrar ...	G. J. Sherry ....	591 14	675 00	5,328 26	1,057 65
	County Court Clerk	" .....	1,426 42	.....	.....	1,055 47
	Surrogate Registrar	" .....	2,635 70	.....	.....	2,617 60
	Sheriff.....	Albert Hagar...	1,766 59	.....	1,766 59	1,170 73
	Surrogate Judge ..	Constentineau.	690 50	.....	709 50	690 50
PRESCOTT & RUSSELL: L'Original	Local Master.....	" .....	19 00	.....	.....	19 00
	Crown Attorney...	Louis Côté.....	223 15	.....	1,191 94	223 15
	Clerk of the Peace.	" .....	968 79	.....	.....	578 79
	Local Registrar....	Joseph Bélanger	8 00	675 00	2,809 53	683 00
	County Court Clerk	" .....	328 30	.....	.....	326 45
	Surrogate Registrar	" .....	1,798 23	.....	.....	1,773 03
	Sheriff .....	D. J. Barker....	1,722 61	.....	1,722 61	1,243 11
	Surrogate Judge..	† Judge McLean..	603 00	.....	638 30	603 00
PRINCE EDWARD: Picton....	Local Master.....	" .....	35 30	.....	.....	27 30
	Crown Attorney...	R. H. Hubbs.....	194 92	.....	762 59	111 00
	Clerk of the Peace.	" .....	567 67	.....	.....	371 01
	Local Registrar...	Nehemiah Gilbert	34 26	600 00	2,609 30	634 20
	County Court Clerk	" .....	385 75	.....	.....	385 75
	Surrogate Registrar	" .....	1,589 35	.....	.....	1,589 35
	Sheriff.....	W. A. Baker....	1,872 66	750 00	2,622 66	1,971 31
	Surrogate Judge ..	Judge McLennan.	.....	*500 00	604 90	500 00
RAINY RIVER: Fort Frances ..	Local Master.....	" .....	104 90	.....	.....	104 90
	Crown Attorney...	N. L. Croome....	357 05	250 00	1,057 35	476 05
	Clerk of the Peace.	" .....	450 30	.....	.....	260 65
	Local Registrar ...	Wm. H. Elliott..	72 00	600 00	1,339 89	522 00
	District Court Clerk	" .....	316 60	.....	.....	316 60
	Surrogate Registrar	" .....	351 29	.....	.....	351 29
	Sheriff .....	Alex. Morris....	3,419 98	.....	3,419 98	2,888 31
	Surrogate Judge ..	Judge McNamara	662 50	.....	670 20	662 50
RENFREW: Pembroke	Local Master.....	" .....	7 70	.....	.....	7 70
	Crown Attorney...	J. H. Burritt, K.C.	373 82	.....	1,209 40	322 82
	Clerk of the Peace.	" .....	835 58	.....	.....	544 82
	Local Registrar...	† H. W. Perrett..	33 40	600 00	2,869 10	633 40
	County Court Clerk	" .....	377 15	.....	.....	377 15
	Surrogate Registrar	" .....	1,858 55	.....	.....	1,858 55
	Sheriff .....	Alex. Morris....	3,419 98	.....	3,419 98	2,888 31
	Surrogate Judge ..	Judge McNamara	662 50	.....	670 20	662 50

† Judge McLean appointed Surrogate Judge, O.-in-C. 23rd September, 1919, appointed Local Master, O.-in-C. 29th January, 1920.

\* By R.S.O. Cap. 58, Sec. 17.

‡ Resigned from 1st April, 1920, O.-in-C., 26th March, 1920.

Officers throughout the Province of Ontario, etc.—Continued.

[illegible]



## APPENDIX F.—Return of fees and emoluments of the Judicial

County or District and Town.	Office.	Officer.	Amount earned.	Salary paid by Province.	Total earnings and salary in all offices.	Total received for present year's services.
			\$ c.	\$ c.	\$ c.	\$ c.
SIMCOE: Barrie....	Sheriff .....	†D. H. McLaren.	2,992 87	.....	2,992 87	2,677 79
	Surrogate Judge...	Judge Vance ...	Commuted	1,000 00	.....	.....
	Local Master.....	J. R. Cotter.....	43 10	.....	3,121 10	10 20
	Crown Attorney...	"	1,531 41	.....	.....	1,186 26
	Clerk of the Peace.	"	1,546 59	.....	.....	977 30
	Local Registrar...	John Mackay....	42 50	750 00	1,896 00	792 50
	County Court Clerk	"	1,103 50	.....	.....	1,103 50
STORMONT, DUNDAS AND GLEN- GARRY: Cornwall.	Surrogate Regist'r.	E. A. Little.....	5,031 50	.....	5,031 50	5,031 50
	Sheriff .....	W. R. Mack.....	2,924 29	.....	2,924 29	2,323 67
	Surrogate Judge...	Judge O'Reilly..	1,000 00	.....	1,400 00	1,000 00
	Local Master.....	"	Commuted	400 00	.....	400 00
	Crown Attorney...	J. G. Harkness..	1,673 63	.....	2,984 63	1,341 40
	Clerk of the Peace.	"	1,311 00	.....	.....	550 81
	Local Registrar...	J. A. McDugald..	48 00	750 00	5,140 35	798 00
SUDBURY: Sudbury..	County Court Clerk	"	769 25	.....	.....	769 25
	Surrogate Regist'r.	"	3,573 10	.....	.....	3,573 10
	Sheriff .....	Alex. Irving ....	4,454 00	950 00	5,404 55	4,466 60
	Surrogate Judge...	Judge Kehoe ....	.....	*500 00	546 60	500 00
	Local Master .....	"	46 60	.....	.....	46 60
	Crown Attorney...	R. R. McKessock,	8,459 41	250 00	9,764 90	7,492 06
	Clerk of the Peace.	" K.C.	1,055 49	.....	.....	424 13
TEMISKAM- ING: Haileybury.	Local Registrar...	J. D. Shipley....	212 00	600 00	3,109 43	812 00
	Dist. Court Clerk..	"	1,605 00	.....	.....	1,605 00
	Surrogate Regist'r.	"	692 43	.....	.....	692 43
	Sheriff .....	George Caldbick.	5,388 77	1,000 00	6,388 77	5,045 79
	Surrogate Judge...	Judge Hartman..	.....	*500 00	505 10	500 00
	Local Master.....	"	5 10	.....	.....	5 10
	Crown Attorney...	F. L. Smiley....	1,490 13	250 00	2,490 18	783 45
THUNDER BAY: Port Ar- thur.....	Clerk of the Peace.	"	750 05	.....	.....	620 85
	Local Registrar ...	T. J. Meagher...	188 90	150 00	4,108 95	338 90
	District Court Cl'rk	"	2,087 95	450 00	.....	2,537 95
	Surrogate Registrar	"	1,232 10	.....	.....	1,232 10
	Sheriff .....	A. W. Thompson.	6,430 15	1,000 00	7,430 15	5,235 03
	Surrogate Judge...	Judge O'Leary ..	.....	*500 00	535 00	500 00
	Local Master.....	"	135 00	.....	.....	98 00
VICTORIA: Lindsay ..	Crown Attorney...	W.F.Langworthy,	1,396 90	250 00	1,944 27	1,100 49
	Clerk of the Peace.	" K.C.	297 37	.....	.....	86 02
	Local Registrar...	T. S. T. Smellie.	1,083 69	600 00	3,854 60	1,683 69
	Dist. Court Clerk..	"	1,221 00	.....	.....	1,221 00
	Surrogate Regist'r.	"	949 91	.....	.....	949 91
	Sheriff .....	A. E. Vrooman..	1,524 91	.....	1,524 91	1,104 84
	Surrogate Judge...	Judge McMillan.	1,000 00	.....	1,000 00	.....
	Local Masters ...	{ Judge Swayze ...	37 00	.....	37 00	37 00
	Crown Attorney ...	T. H. Stinson....	1,161 16	.....	2,368 43	1,014 56
	Clerk of the Peace.	"	1,207 27	.....	.....	534 25
	Local Registrar ...	†J. H. Sootheran	67 03	675 00	3,592 13	742 03
	County Court Clerk	"	524 70	.....	.....	524 70
	Surrogate Regist'r.	"	2,325 40	.....	.....	2,325 40

\*By R.S.O., Cap. 58, Sec. 17. †Died October 12th, 1919. ‡Appointed by O.-in-C. 14th March, 1919.

Officers throughout the Province of Ontario, etc.—Continued.

Total received for past year's ser- vices.	Total receipts by officers from all his offices.	Total disbursements.	Net receipts.	Amount paid to Province under R.S.O. Cap. 17.	Net income.	Earnings of each officer pay- able by the Province, the County, and the General Public, respectively.			County or District.
						From Prov- ince.	From County.	From General Public.	
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
777 83	3,455 62	2,101 04	1,354 58	.....	1,354 58	720 34	996 34	1,276 19	Simcoe.
.....	1,000 00	.....	1,000 00	.....	1,000 00	1,000 00	.....	.....	
.....	3,177 15	505 56	2,671 59	82 27	2,589 32	.....	.....	43 10	
424 92	.....	.....	.....	.....	.....	871 31	571 70	88 40	
578 47	.....	.....	.....	.....	.....	213 50	1,333 09	.....	
.....	1,896 00	180 00	1,716 00	.....	1,716 00	750 00	.....	42 50	
.....	.....	.....	.....	.....	.....	.....	.....	.....	Stormont, Dundas and Glen- garry.
.....	5,031 50	480 00	4,551 50	675 75	3,875 75	.....	.....	5,031 50	
528 80	2,852 47	611 71	2,240 76	.....	2,240 76	1,023 45	907 26	993 58	
.....	1,400 00	.....	1,400 00	.....	1,400 00	.....	.....	1,000 00	
.....	.....	.....	.....	.....	.....	400 00	.....	.....	
423 61	2,628 10	452 74	2,175 36	17 53	2,157 83	727 62	163 99	782 02	
312 28	.....	.....	.....	.....	.....	96 75	616 26	597 99	Sudbury.
.....	5,140 35	1,933 26	3,207 09	91 42	3,115 67	750 00	.....	48 00	
.....	.....	.....	.....	.....	.....	.....	.....	769 25	
.....	.....	.....	.....	.....	.....	.....	.....	3,573 10	
1,006 37	5,472 97	2,497 60	2,975 37	.....	2,975 37	4,110 15	.....	1,294 40	
.....	546 60	.....	546 60	.....	546 60	500 00	.....	.....	
.....	.....	.....	.....	.....	.....	.....	.....	46 60	Temiskam- ing.
738 56	8,832 15	1,800 00	7,032 15	.....	7,032 15	4,688 39	.....	4,021 02	
177 40	.....	.....	.....	.....	.....	955 49	.....	100 00	
.....	3,109 43	520 00	2,589 43	8 94	2,580 49	600 00	.....	212 00	
.....	.....	.....	.....	.....	.....	.....	.....	1,605 00	
.....	.....	.....	.....	.....	.....	.....	.....	692 43	
167 68	5,213 47	1,709 16	3,504 31	.....	3,504 31	3,263 74	.....	3,125 03	Thunder Bay.
.....	500 10	.....	505 10	.....	505 10	500 00	.....	.....	
.....	.....	.....	.....	.....	.....	.....	.....	5 10	
82 00	1,650 53	790 00	860 53	.....	860 53	1,326 38	.....	163 75	
164 23	.....	.....	.....	.....	.....	868 05	.....	132 00	
.....	4,108 95	668 20	3,440 75	138 15	3,302 60	150 00	.....	188 90	
.....	.....	.....	.....	.....	.....	450 00	.....	2,087 95	Victoria.
.....	.....	.....	.....	.....	.....	.....	.....	1,232 10	
912 96	6,147 99	3,439 84	2,708 15	.....	2,708 15	5,619 34	.....	1,810 81	
.....	598 00	.....	598 00	.....	598 00	500 00	.....	.....	
.....	.....	.....	.....	.....	.....	.....	.....	135 00	
184 05	1,533 47	8 00	1,525 47	.....	1,525 47	1,646 90	.....	.....	
163 00	.....	.....	.....	.....	.....	297 37	.....	.....	Victoria.
.....	3,854 60	771 09	3,083 51	66 70	3,016 81	600 00	.....	1,083 69	
.....	.....	.....	.....	.....	.....	.....	.....	1,221 00	
.....	.....	.....	.....	.....	.....	.....	.....	949 91	
303 21	1,408 05	609 34	798 71	.....	798 71	602 80	515 27	406 84	
.....	1,000 00	.....	1,000 00	.....	1,000 00	.....	.....	1,000 00	
.....	.....	.....	.....	.....	.....	.....	.....	.....	Victoria.
11 90	48 90	.....	48 90	.....	48 90	.....	.....	37 00	
71 00	1,907 22	517 35	1,389 87	.....	1,389 87	1,131 16	.....	30 00	
287 41	.....	.....	.....	.....	.....	408 52	798 75	.....	
.....	3,592 13	825 00	2,767 13	26 72	2,740 41	675 00	.....	67 03	
.....	.....	.....	.....	.....	.....	.....	.....	524 70	
.....	.....	.....	.....	.....	.....	.....	.....	2,325 40	



## APPENDIX F.—Return of fees and emoluments of the Judicial

County or District and Town.	Office.	Officer.	Amount earned.	Salary paid by Province.	Total earnings and salary in all offices.	Total received for present year's services.
			\$ c.	\$ c.	\$ c.	\$ c.
WATERLOO: Kitchener.	Sheriff .....	H. G. Lackner....	3,367 94	.....	3,367 94	2,466 54
	Surrogate Judge...	*Judge Reade....	1,000 00	.....	1,000 00	.....
	Local Master.....	J. J. A. Weir .....	178 16	.....	178 16	103 16
	Crown Attorney ...	D. S. Bowlby ....	1,792 90	.....	2,871 85	1,318 70
	Clerk of the Peace.	"	1,078 85	.....	.....	1,047 55
	Local Registrar ...	E. J. Beaumont...	292 75	675 00	1,849 50	954 15
	County Court Clerk	"	881 75	.....	.....	771 25
	Surrogate Regist'r.	John M. Scully. .	3,906 77	.....	3,906 77	3,552 22
WELLAND: Welland..	Sheriff .....	James Smith.....	3,476 20	.....	3,476 20	2,753 39
	Surrogate Judge...	Judge Livingstone.	1,000 00	.....	1,103 60	1,000 00
	Local Master.....	"	103 60	.....	.....	193 60
	Crown Attorney ...	T. D. Cowper.....	1,836 50	.....	3,395 86	1,165 50
	Clerk of the Peace.	"	1,559 36	.....	.....	1,021 16
	Local Registrar ...	J. E. Cohoe.. ....	180 30	800 00	5,116 50	980 30
	County Court Clerk	"	1,047 95	.....	.....	1,047 95
	Surrogate Regist'r.	"	3,088 25	.....	.....	3,088 25
WELLING- TON: Guelph ...	Sheriff .....	A. S. Allan .....	2,646 01	.....	2,646 01	2,194 91
	Surrogate Judge...	† Judge Chadwick.	Commuted	1,000 00	1,000 00	908 34
	"	Judge Hayes .....	91 66	.....	91 66	91 66
	Local Master .....	W. H. Kingston,	126 70	.....	4,897 28	77 70
	Local Registrar ...	" K.C.	.....	300 00	.....	236 30
	County Court Clerk	"	463 55	.....	.....	437 05
	Surrogate Regist'r.	"	4,007 53	.....	.....	3,981 28
	Crown Attorney ..	† A. H. Macdonald,	702 92	.....	3,147 05	599 92
WENT- WORTH: Hamilton	Clerk of the Peace	" K.C.	2,444 13	.....	.....	2,029 89
	Sheriff .....	J. T. Middleton...	9,908 65	.....	9,908 65	8,015 75
	Surrogate Judge...	Judge Snider.....	1,500 00	.....	1,500 00	.....
	"	Judge Gauld.....	1,000 00	.....	1,776 10	1,000 00
	Local Master.....	"	776 10	.....	.....	290 40
	Crown Attorney ...	S. F. Washington,	5,088 72	.....	8,126 61	3,870 92
	Clerk of the Peace.	" K.C.	3,037 89	.....	.....	1,921 95
	Local Registrar...	H. C. Gwyn, K.C..	207 33	750 00	12,475 01	957 33
YORK: Toronto ..	County Court Clerk	"	3,355 90	.....	.....	3,355 90
	Surrogate Regist'r.	"	8,161 78	.....	.....	8,161 78
	Sheriff .....	Alex. McCowan ..	20,498 80	.....	20,498 80	16,329 47
	Surrogate Judges	‡ Judge Coatsworth	2,600 00	.....	2,600 00	.....
		Judge Morgan....	1,600 00	.....	1,600 00	.....
		Judge Morson ....	1,600 00	.....	1,600 00	.....
		Judge Denton ....	1,600 00	.....	1,600 00	.....
		¶ Judge Widdifield	1,600 00	.....	1,600 00	.....
	Crown Attorney...	R. H. Greer.....	12,881 11	.....	12,881 11	8,823 31
	Clerk of the Peace	H. E. Irwin, K.C..	14,396 18	.....	14,396 18	8,612 99
TORONTO:	County Court Clerk	R. A. Pyne.....	16,148 20	.....	16,148 20	16,148 20
	Surrogate Regist'r.	A. F. Wallis.....	32,078 81	.....	32,078 81	32,078 81
	Sheriff .....	Fred'k Mowat....	38,919 45	.....	38,919 45	35,085 22
	Crown Attorney...	J.W.S. Corley, K.C.	Commuted	6,000 00	**8,584 92	.....

\* Died 26th January, 1919. Judge Hearn appointed, O.-in-C. 3rd October, 1919.

† Judge Chadwick resigned, O.-in-C., 27th September, Judge Hayes appointed

‡ Died 13th February, 1920; Nicol Jeffrey appointed pro tem, O.-in-C. 20th February, 1920.

§ Appointed, O.-in-C. 11th August 1919.

¶ Appointed, O.-in-C. 29th October, to take effect from 1st October, 1919.

‡ Payable by City of Toronto, \$1,066.10, by Dominion Government, \$77.00.

\*\* Commission on fines, \$629.92. Fees for liquor prosecutions, \$455.00. Fees from City commuted under O.T.A., \$1,500.00.

Officers throughout the Province of Ontario, etc.—Concluded.

Total received for past year's ser- vices.	Total receipts by officer from all his offices.	Total disbursements.	Net receipts.	Amount paid to Province under R.S.O. Cap. 17.	Net income.	Earnings of each officer pay- able by the Province, the County, and the General Public, respectively.			County or District.
						From Prov- ince.	From County.	From General Public.	
\$ c	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
673 47	3,140 01	1,402 14	1,737 87	.....	1,737 87	1,508 67	781 99	1,077 28	Waterloo.
.....	1,000 00	.....	1,000 00	.....	1,000 00	.....	.....	1,000 00	
25 00	128 16	.....	128 16	.....	128 16	.....	.....	178 16	
218 50	2,613 00	670 00	1,943 00	.....	1,943 00	1,264 20	528 70	.....	
28 25	.....	.....	.....	.....	.....	78 85	1,000 00	.....	
.....	1,775 65	416 00	1,359 65	.....	1,359 65	675 00	.....	292 75	
50 25	.....	.....	.....	.....	.....	.....	.....	881 75	
718 25	4,270 47	866 55	3,403 92	130 78	3,273 14	.....	.....	3,906 77	
940 25	3,693 64	1,223 00	2,470 64	.....	2,470 64	1,758 25	842 80	875 15	Welland.
.....	1,103 60	.....	1,103 60	.....	1,103 60	.....	.....	1,000 00	
.....	.....	.....	.....	.....	.....	.....	.....	103 60	
532 00	3,147 90	984 00	2,163 90	16 39	2,147 51	986 50	600 00	250 00	
429 24	.....	.....	.....	.....	.....	246 58	1,262 78	50 00	
.....	5,116 50	1,283 55	3,832 95	316 47	3,516 45	800 00	.....	180 30	
.....	.....	.....	.....	.....	.....	.....	.....	1,047 95	
.....	.....	.....	.....	.....	.....	.....	.....	3,088 25	
431 84	2,626 75	951 50	1,675 25	.....	1,675 25	1,079 36	1,120 18	446 47	Wellington.
.....	908 34	.....	908 34	.....	908 34	908 34	.....	.....	
.....	91 66	.....	91 66	.....	91 66	.....	.....	91 66	
.....	5,005 31	565 05	4,440 26	581 28	3,858 98	.....	.....	126 70	
12 30	.....	.....	.....	.....	.....	300 00	.....	.....	
74 70	.....	.....	.....	.....	.....	.....	.....	463 55	
185 98	.....	.....	.....	.....	.....	.....	.....	4,007 53	
8 00	2,723 12	403 60	2,319 52	31 95	2,287 57	496 80	182 50	23 62	
85 31	.....	.....	.....	.....	.....	93 35	1,700 00	650 78	
1,863 19	9,878 94	3,698 45	6,180 49	.....	6,180 49	4,133 96	1,172 40	4,602 29	Wentworth
.....	1,500 00	.....	1,500 00	.....	1,500 00	.....	.....	1,500 00	
.....	1,897 95	.....	1,897 95	.....	1,897 95	.....	.....	1,000 00	
607 55	.....	.....	.....	.....	.....	.....	.....	776 10	
1,280 80	8,039 96	2,356 97	5,682 99	1,391 50	4,291 49	4,926 72	.....	262 00	
966 29	.....	.....	.....	.....	.....	601 30	2,419 84	16 75	
.....	12,475 01	2,631 67	9,843 34	5,259 00	4,584 34	750 00	.....	207 33	
.....	.....	.....	.....	.....	.....	.....	.....	3,355 90	
.....	.....	.....	.....	.....	.....	.....	.....	8,161 78	
2,891 34	19,220 81	9,676 13	9,544 68	2,740 22	6,804 46	15,072 23	1,431 70	3,994 87	York.
.....	.....	.....	.....	.....	.....	.....	.....	2,600 00	
.....	.....	.....	.....	.....	.....	.....	.....	1,600 00	
.....	.....	.....	.....	.....	.....	.....	.....	1,600 00	
.....	.....	.....	.....	.....	.....	.....	.....	1,600 00	
.....	.....	.....	.....	.....	.....	.....	.....	1,600 00	
.....	.....	.....	.....	.....	.....	.....	.....	1,600 00	
2,387 60	11,210 91	2,507 59	8,703 32	2,901 66	5,801 66	654 01	12,227 10	.....	
1,919 90	5,505 07	10,532 89	5,027 82	1,063 91	3,963 91	3,810 65	5,768 31	4,817 22	
.....	16,148 20	6,441 86	9,706 34	5,135 71	4,570 63	.....	.....	16,148 20	
.....	32,078 81	5,305 97	26,772 84	20,495 56	6,277 28	.....	.....	32,078 81	
3,393 39	38,478 61	21,647 03	16,831 58	9,298 43	7,533 15	7,350 48	1455 25	29,970 72	Toronto.
.....	8,584 92	.....	8,584 92	.....	.....	6,000 00	.....	.....	





APPENDIX G.—Table showing the business of the High Court Division of the Supreme Court of Ontario, transacted in Toronto, etc.— Continued.

OFFICE OF THE MASTER IN ORDINARY.

References before Master and Assistant Master.	Master.	Assistant Master.
Trustees accounts .....	2	.....
Partition.....	85†	.....
Foreclosure.....	4	.....
Administration.....	1	.....
Title .....	2	.....
Partnership.....	2	.....
Alimony .....	1	.....
Winding up.....	5	.....
Lunacy .....	.....	.....
Executors' accounts.....	.....	76*
Mechanics' liens .....	.....	.....
Heirs .....	2	.....
Sale .....	2	.....
Damages.....	.....	.....
Redemption or sale .....	.....	.....
Receivership .....	1	.....
Settling conveyances .....	1	.....
Specific performance .....	1	.....
Accounts .....	.....	.....
Trials .....	109	76

Orders issued by the Master in Winding-up Matters, 21.  
\* These were taken before Mr. Roche, acting for the Assistant Master.  
† All of these were taken by the Chief Clerk of the Master's office.

REFERENCES BEFORE OFFICIAL REFEREES.

	Master in Chambers.	Mr. McAndrew	Total
Sale .....	.....	.....	.....
Specific Performance .....	.....	.....	.....
Trial or assessment .....	4	.....	4
Trustees and Executors' accounts.....	.....	.....	.....
Winding up .....	28	.....	28
Lunacy .....	1	.....	1
Accounts.....	.....	.....	.....
Mechanics' liens .....	.....	.....	.....
Title .....	.....	.....	.....
Partition or sale .....	.....	.....	.....
Administration .....	2	.....	2
Receivership .....	3	.....	3
Foreclosure .....	1	.....	1
Under Arbitration Act .....	.....	.....	.....
Vendor and Purchaser .....	.....	.....	.....
Partnership accounts .....	3	.....	3
	42	nil	42

FEEES PAID IN LAW STAMPS.

Clerk Records and Writs .....	\$7,934 50
Judgment Clerk .....	3,167 80
Registrars' office { For Fee Fund .....	{ \$1,192 70
{ For Shorthand Reporters' Fund.....	{ 1,143 00 } 2,335 70
Clerk in Chambers .....	3,105 70
Office of the Inspector and Referee (Quieting Titles) .....	117 50
Accountant's office.....	1,111 40
Master in Chambers as Official Referee.....	509 30
Master in Ordinary .....	1,585 80
Assistant Master-in-Ordinary .....	28 00
Registrar of the Court of Appeal .....	1,785 90



APPENDIX H.—Table showing the number of actions tried or otherwise disposed of by the Judges of the High Court Division and of the Divisional Courts of the Appellate Division of the Supreme Court of Ontario, and the disposition thereof during the year ending Dec. 31st, 1919.

Trial Judges.

Actions tried or otherwise disposed of by the Judges of the High Court Division of the Supreme Court of Ontario.

County or District.	With a Jury.	Without a Jury.	Total.
Algoma.....	3	14	17
Brant .....	1	6	7
Bruce .....	1	7	8
Carleton .....	14	47	61
Dufferin .....	.....	1	1
Elgin.....	2	5	7
Essex .....	5	23	28
Frontenac .....	.....	8	8
Grey .....	1	3	4
Haldimand .....	.....	1	1
Halton .....	.....	.....	0
Hastings.....	3	20	23
Huron .....	1	8	9
Kenora .....	.....	2	2
Kent.....	5	14	19
Lambton .....	3	4	7
Lanark .....	1	.....	1
Leeds and Grenville.....	.....	8	8
Lennox and Addington.....	1	3	4
Lincoln.....	1	10	11
Manitoulin.....	1	.....	1
Middlesex .....	5	21	26
Muskoka.....	1	1	2
Nipissing .....	1	1	2
Norfolk.....	1	3	4
Northumberland and Durham .....	.....	2	2
Ontario .....	2	4	6
Oxford .....	1	5	6
Parry Sound.....	.....	4	4
Peel.....	.....	4	4
Perth .....	2	13	15
Peterborough .....	.....	9	9
Prescott and Russell .....	.....	.....	0
Prince Edward .....	.....	1	1
Rainy River .....	.....	4	4
Renfrew .....	1	2	3
Simcoe .....	.....	1	1
Stormont, Dundas and Glengarry.....	1	9	10
Sudbury .....	3	5	8
Temiskaming .....	2	11	13
Thunder Bay .....	.....	18	18
Victoria .....	2	1	3
Waterloo .....	.....	5	5
Welland .....	2	13	15
Wellington.....	2	2	4
Wentworth .....	6	12	18
York .....	56	143	199
Totals .....	131	478	609

APPENDIX H.—Table showing the number of actions tried, etc.—Continued.

Judges in Chambers.	Allowed or varied.	Dismissed.	Standing for Judgment.	Total.
Toronto:—				
Appeals from the Masters in Chambers .....	17	24	.....	41
“ Acting Masters in Chambers .....	2	5	.....	7
“ Local Masters and other officers act- ing in Chambers.....	7	6	.....	13
Appeals from Official Referees.....	1	.....	.....	1
“ Local Taxing Officers .....	2	2	.....	4
“ Taxing Officers at Toronto.....	.....	3	.....	3
Motions, other than appeals .....	.....	.....	.....	1,589
Ottawa:—				
Appeals from Local Masters and other officers act- ing in Chambers .....	4	1	.....	5
Motions, other than appeals .....	19	5	.....	24
London:—				
Appeals from Local Masters or other officers act- ing in Chambers.....	.....	.....	.....	.....
Appeals from Taxing Officers.....	.....	.....	.....	.....
Motions, other than appeals .....	33	3	3	39
Totals .....	85	49	3	1,726
Weekly Courts.	Allowed.	Dismissed.	Standing for Judgment or Abandoned.	Total.
Toronto:—				
Appeals from reports and orders of Local Masters and Official Referees.....	12	13	.....	25
Appeals from awards and motions to set aside awards .....	1	2	.....	3
Motions, other than appeals .....	626	42	15	683
Number struck off the list, no one appearing .....	.....	.....	.....	25
“ of motions enlarged .....	.....	.....	.....	266
Ottawa:—				
Appeals from Local Judges.....	.....	.....	.....	.....
Appeals from reports of Local Masters and Official Referees .....	.....	.....	.....	.....
Motions, other than appeals.....	28	7	.....	35
London:—				
Motions, other than appeals .....	37	.....	2	39
Appeals from reports of Local Masters and Official Referees .....	.....	.....	.....	.....
Totals .....	704	64	17	1,076
Master in Chambers:—				
Motions in respect of pleadings, for particulars, for discovery and for commissions to take evidence.....	.....	.....	.....	355
Motions in respect of venue, to set aside jury notices and notices of trial and pro- ceedings under quo warranto .....	.....	.....	.....	41
Motions for judgments and orders.....	.....	.....	.....	473
Motions setting aside judgments or orders, staying trials, and dismissing actions ...	.....	.....	.....	485
Miscellaneous motions .....	.....	.....	.....	481
Ex parte motions .....	.....	.....	.....	433
Motions taken by the Master-in-Ordinary and Official Referees acting for the Master in Chambers.....	.....	.....	.....	91
Total .....	.....	.....	.....	2,359



APPENDIX H.—Table showing the number of actions tried, etc.—Continued.

Appellate Division (Divisional Courts Nos. 1 & 2).	Allow'd.	Dis- missed.	Varied.	Standing for		With- drawn.	Total.
				Argu- ment. *	Judg- ment		
Appeals from Single or Trial Judges ..	65	136	25	16	19	10	271
Appeals from Board of County Judges.....							
Appeals from the Assistant Master-in- Ordinary .....	1	1	1	1			4
Appeals from Arbitrators .....	1	2	1			1	5
Cases stated under the Assessment Act .....							
Appeals from Official Referees.....							
Appeals from the Ontario Railway and Municipal Board .....	1	1		1	1		4
Election Recounts.....							
Habeas Corpus Appeals.....							
Reserved and stated cases under crim- inal code .....	9	10					19
Appeals from County, District and Division Courts.....	41	108	6	6	1	9	171
Appeals from Surrogate Courts.....		3					3
Appeals from Mining Commissioner....	1	1					2
“ “ Local Masters .....							
Submitted under Con. Questions Act... ..							
Referred under Orders in Council .....							
Questions in Civil Matters referred by Judges .....		1					1
Appeals from Council of College of Physicians and Surgeons .....		1		1			2
Appeals from Magistrates.....				2			2
Totals.....	119	264	33	27	21	20	484

Motions to full Court .....	68
Judgments Orders and Certificates thereof issued .....	437
Number of Cases set down during 1919 .....	499
Number of Cases and Motions heard by Divisional Courts No. 1 .....	204
Number of Cases and Motions heard by Divisional Courts No. 2 .....	301

\* The cases not ready to be heard are not included.

APPENDIX “I.”

TABLE showing the business in the office of the Surrogate Clerk, Osgoode Hall, Toronto, for the year ending December 31st, 1919.

Notices of application for Probate received and Certificates issued .....	6,445	
Notices of application for Administration received and Certificates issued ...	4,106	11,344
Notices in Estates exceeding \$400 in value .....	9,805	
Notices in Estates under \$400 .....	927	
Notices in Estates of Soldiers, (7 Geo. V., Cap. 28).....	610	11,344
Notices of Application for Guardianship received and Certificates issued .....	85	
Searches made on procepe .....		156
Caveats fyled.....		106
Fees paid in Law Stamps.....		\$5,674 05

APPENDIX J.—Table showing the Criminal business of the High Court Division of the Supreme Court of Ontario at its sittings throughout the Province during the year 1919.

County or District.	Bills.		Nolle prosequi.	Indictments quashed.	Traversed to the Sessions.	Number of persons pleading guilty.	Number of persons tried.		Verdicts after trial.				Number of days of sittings.
	True.	No.					With a Jury.	Without a Jury.	Guilty.	Not guilty.	Disagreed.	Reserved.	
Algoma.....	10	1	.....	.....	8	10	10	.....	8	2	.....	.....	10
Brant.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Bruce.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Carleton.....	6	.....	.....	.....	.....	.....	6	.....	5	1	.....	.....	6
Dufferin.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Elgin.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Essex.....	8	.....	.....	.....	2	.....	4	.....	2	2	.....	.....	3
Frontenac.....	2	.....	.....	.....	.....	.....	2	.....	1	1	1	.....	10
Grey.....	5	.....	.....	.....	.....	1	3	.....	3	.....	.....	.....	8
Haldimand.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Halton.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Hastings.....	3	.....	.....	.....	.....	.....	3	.....	1	2	2	.....	5
Huron.....	1	1	.....	.....	.....	.....	1	.....	1	.....	.....	.....	5
Kenora.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Kent.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Lambton.....	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
Lanark.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Leeds and Grenville.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Lennox and Addington.....	1	.....	.....	.....	.....	.....	.....	.....	1	.....	.....	.....	1
Lincoln.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Manitoulin.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Middlesex.....	12	.....	.....	.....	.....	6	5	.....	1	4	.....	.....	2
Muskoka.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Nipissing.....	2	.....	.....	.....	.....	1	1	.....	.....	1	.....	.....	4
Norfolk.....	1	.....	.....	.....	.....	.....	1	.....	1	.....	.....	.....	7
Northumberland & D'm.....	2	1	.....	.....	.....	.....	2	.....	.....	1	.....	.....	3
Ontario.....	4	.....	.....	.....	.....	2	4	.....	2	.....	.....	.....	3
Oxford.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Parry Sound.....	2	.....	.....	.....	.....	.....	2	.....	1	1	.....	.....	1
Peel.....	2	.....	.....	.....	.....	.....	1	.....	.....	1	.....	.....	2
Perth.....	3	1	1	.....	.....	.....	2	.....	1	1	.....	.....	5
Peterborough.....	6	.....	1	.....	.....	.....	5	.....	5	.....	.....	.....	7
Prescott and Russell.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Prince Edward.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Rainy River.....	2	1	.....	.....	2	.....	.....	.....	.....	.....	.....	.....	1
Renfrew.....	1	.....	.....	.....	.....	.....	1	.....	.....	1	.....	.....	4
Simcoe.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Stormont, D's and G'y.....	2	.....	.....	.....	.....	.....	2	.....	1	1	.....	.....	4
Sudbury.....	10	.....	.....	.....	.....	1	6	.....	6	.....	.....	.....	5
Temiskaming.....	7	2	.....	.....	.....	4	5	.....	2	3	.....	.....	7
Thunder Bay.....	10	.....	.....	.....	1	5	9	.....	2	.....	.....	1	5
Victoria.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Waterloo.....	6	1	.....	.....	.....	.....	6	.....	2	3	1	.....	12
Welland.....	8	1	.....	.....	.....	.....	7	.....	6	1	.....	.....	9
Wellington.....	5	.....	.....	.....	.....	1	2	.....	2	.....	.....	.....	5
Wentworth.....	9	1	.....	1	.....	.....	5	.....	3	2	.....	.....	5
York.....	36	1	1	1	3	5	26	.....	14	12	2	.....	45
Totals.....	167	11	3	2	16	36	121	.....	71	40	6	1	185



APPENDIX K.—Table showing the business of the Courts of General Sessions of the Peace and of the District and County Court Judge's Criminal Courts of the Province for the year 1919.

County or District.	Bills in Sessions. 12		Cases C. C. J. C. C.		Number of Persons Pleading Guilty.		Number of Persons Tried.		Verdicts after Trial.				Persons Accused.		Days of Sittings.	
	True.	No.	Sessions.	C. C. J. C. C.	Sessions.	Without Jury.	With Jury.	C. C. J. C. C.	Sessions.	C. C. J. C. C.	Disagreed.	Sessions.	Male.	Female.	Sessions.	C. C. J. C. C.
Algoma	4	15	3	11	15	5	6	9	11	15	12	15	9	2	12	7
Brant	1	11	...	1	1	11	1	4	...	2	...	2	14	1	2	13
Bruce	4	15	...	9	1	6	...	3	...	1	...	1	10	1	9	41
Carleton	3	...	1	3	2	11	...	6	...	2	...	...	5	...	3	3
Dufferin	...	7	...	5	...	5	...	7	...	...	...	...	16	1	7	23
Elgin	8	3	2	5	3	17	2	9	...	1	...	...	10	1	1	20
Essex	5	...	...	...	1	25	...	14	...	5	...	...	24	1	6	11
Frontenac	6	1	...	...	6	12	...	8	...	5	...	...	11	1	5	8
Grey	1	1	1	3	...	2	...	2	...	...	...	...	5	...	2	25
Haldimand	...	...	...	3	...	13	...	8	...	...	...	...	11	2	2	8
Halton	...	...	...	6	...	13	...	8	...	5	...	...	13	...	...	8
Hastings	9	5	1	8	10	47	3	31	...	10	...	...	44	3	11	47
Huron	...	1	...	15	...	13	...	4	...	...	...	...	27	1	4	31
Kenora	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Kent	2	...	5	...	7	16	7	12	...	10	...	2	16	...	7	16
Lambton	1	...	...	9	...	16	...	11	...	...	1	...	14	2	1	12
Lanark	...	...	...	12	...	12	...	12	...	...	...	...	12	...	...	5
Leeds and Grenville	...	...	...	50	...	17	...	7	...	...	...	...	67	...	2	78
Lennox and Addington	...	...	...	2	...	5	...	...	...	...	...	...	5	...	3	7
Lincoln	4	1	2	5	3	31	...	30	...	4	...	1	31	...	10	39
Manitoulin	...	...	...	...	1	1	...	...	...	1	...	...	1	...	1	1
Middlesex	5	...	...	9	5	28	...	23	...	5	...	...	34	3	9	47

Muskoka.....	7	.....	4	.....8	9	.....3	4	.....5	1	.....	8	.....	1	.....	2	7
Nipissing.....	1	.....	.....	.....	1	.....	1	.....	1	.....	.....	.....	1	.....	7	1
Norfolk.....	1	.....	.....	.....	1	.....	.....	.....	1	.....	1	.....	.....	.....	3	1
Northumberland and Durham.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Ontario.....	15	.....	2	.....	15	.....	11	.....	4	.....	14	.....	1	.....	3	19
Oxford.....	1	.....	.....	.....	1	.....	.....	.....	1	.....	1	.....	.....	.....	.....	1
Parry Sound.....	2	.....	1	.....	12	.....	6	.....	6	.....	12	.....	.....	.....	2	12
Peel.....	3	.....	6	.....3	9	.....	.....	.....	.....	.....	11	.....	.....	.....	4	10
Perth.....	19	.....	8	.....	9	.....	1	.....	.....	.....	9	.....	.....	.....	2	9
Peterborough.....	6	.....	1	.....2	4	.....	3	.....	.....	.....	3	.....	.....	.....	5	4
Prescott and Russell.....	1	.....	1	.....1	3	.....	3	.....	.....	.....	4	.....	.....	.....	2	4
Prince Edward.....	3	.....	.....	.....1	3	.....	2	.....	1	.....	3	.....	.....	.....	1	9
Rainy River.....	3	.....	1	.....4	3	.....	.....	.....	2	.....	3	.....	.....	.....	5	2
Rainy River.....	7	.....	2	.....	7	.....	.....	.....	5	.....	7	.....	.....	.....	.....	3
Renfrew.....	1	.....	16	.....7	25	.....3	21	.....4	4	.....	25	.....	.....	.....	6	31
Simcoe.....	17	.....	14	.....	3	.....	1	.....	2	.....	17	.....	.....	.....	2	8
Stormont, Dundas and Glengarry.....	27	.....	.....	.....1	27	.....	20	.....	7	.....	27	.....	.....	.....	2	28
Sudbury.....	12	.....	5	.....7	11	.....	11	.....7	5	.....	14	.....	.....	.....	15	16
Temiskaming.....	2	.....	3	.....	22	.....1	17	.....	.....	.....	19	.....	.....	.....	2	30
Thunder Bay.....	22	.....	1	.....5	2	.....	.....	.....	1	.....	1	.....	.....	.....	3	2
Victoria.....	1	.....	.....	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	12
Waterloo.....	10	.....	2	.....	8	.....	6	.....	2	.....	9	.....	.....	.....	2	12
Welland.....	18	.....	12	.....11	6	.....4	5	.....7	1	.....	15	.....	.....	.....	11	18
Wellington.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Wentworth.....	149	.....	86	.....	180	.....	49	.....	45	.....	159	.....	.....	.....	21	27
York.....	637	.....	154	.....107	871	.....43	360	.....39	191	.....2	820	.....	.....	.....	66	171
Totals.....	248	57,142	43	481	209,153	74	726	114	378	36	1,551	45	129	303	870	



## APPENDIX "L."

## Officers Appointed During 1919.

## SHERIFFS.

JAMES STEWART WILSON, of the Town of Hanover, in the County of Grey, to be Sheriff in and for the County of Grey, in the room and stead of Thomas Inkerman Thomson, deceased.—*Gazette, 8th March.*

DAVID HENRY MACLAREN, of the Town of Barrie, in the County of Simcoe, to be Sheriff in and for the County of Simcoe in the room and stead of William McL. Harvey, deceased.—*Gazette, 12th April.*

## SURROGATE COURT JUDGES.

HIS HONOUR EMERSON COATSWORTH, Judge of the County Court of the County of York, in the Province of Ontario, to be Judge of the Surrogate Court of the said County of York, in the room and stead of John Winchester, Esquire, deceased.—*Gazette, 27th September.*

HIS HONOUR LOUIS MARTIN HAYES, Judge of the County Court of the County of Wellington, to be Surrogate Judge in and for the said County of Wellington, in the room and stead of His Honour Judge Chadwick, resigned.—*Gazette, 25th October.*

HIS HONOUR EVAN HAMILTON MCLEAN, Judge of the County Court of the County of Prince Edward, to be Surrogate Judge in and for the said County of Prince Edward.—*Gazette, 25th October.*

HIS HONOUR CHARLES TYRRELL SUTHERLAND, Judge of the County Court of the County of Grey, to be Surrogate Judge and Local Master of the Supreme Court of Ontario, in and for the County of Grey, in the room and stead of His Honour Judge Widdifield, transferred.—*Gazette, 1st November.*

HIS HONOUR EDWARD JAMES HEARN, Judge of the County Court of the County of Waterloo, to be Surrogate Judge in and for the said County of Waterloo, in the room and stead of His Honour Judge Reade, deceased.—*Gazette, 1st November.*

## CROWN ATTORNEYS.

GEORGE WILLIAM GOODWIN, of the City of Sault Ste. Marie, in the District of Algoma, Esquire, Barrister-at-Law, to be Crown Attorney and Clerk of the Peace in and for the said District of Algoma, in the room and stead of F. J. S. Martin, deceased.—*Gazette, 11th January.*

JAMES MORRIS BALDERSON, of the Town of Perth, in the County of Lanark, King's Counsel, to be Crown Attorney and Clerk of the Peace in and for the said County of Lanark, in the room and stead of Alexander C. Shaw, Esquire, deceased.—*Gazette, 15th February.*

LOUIS COTÉ, of the City of Ottawa, in the County of Carleton, Barrister-at-Law, to be Crown Attorney and Clerk of the Peace in and for the United Counties of Prescott and Russell, in the room and stead of John Maxwell, dismissed from office.—*Gazette, 17th May.*

## LOCAL REGISTRARS.

THOMAS JOSEPH FOSTER, of the City of Sault Ste. Marie, Esquire, to be Local Registrar of the Supreme Court, Clerk of the District Court, and Registrar of the Surrogate Court in and for the District of Algoma.—*Gazette, 18th January.*

CLARENCE SEWELL SALMON, of the Town of Bracebridge, in the District of Muskoka, to be Local Registrar of the Supreme Court, District Court Clerk and Surrogate Registrar, in and for the District of Muskoka, in the room and stead of J. B. Huber, deceased.—*Gazette, 27th September.*

#### POLICE MAGISTRATES.

EDWARD ARTHURS, of Espanola P.O., in the District of Algoma, to be Police Magistrate in and for the Townships of Merritt and Baldwin, in the said District of Algoma.—*Gazette, 11th January.*

JOHN THOMAS BRIDGEWATER, of the Town of Dresden, in the County of Kent, Esquire, to be Police Magistrate in and for the said Town of Dresden, in the room and stead of John Turner, Esquire, resigned.—*Gazette, 1st March.*

ISAAC FINDLAY MCKINNON, of the Village of Waterford, in the County of Norfolk, Esquire, to be Police Magistrate in and for the Village of Waterford, in the room and stead of A. M. Tobin, Esquire. Removed from the County.—*Gazette, 1st March.*

WALTER PALMER ARCHIBALD, Parole Officer of the Dominion Government, to be Judge of the Juvenile Court in and for the City of Ottawa, in the room and stead of George O'Keefe, deceased. And further, that pursuant to section 25 of The Children's Protection Act, the said Walter Palmer Archibald be appointed a Commissioner with powers of a Police Magistrate. *Gazette, 5th April.*

FRANK COOK, of the Town of Midland, in the County of Simcoe, Esquire, to be Police Magistrate in and for the said Town of Midland, in the room and stead of Adolphus Jackel, resigned.—*Gazette, 12th April.*

ALFRED FREDERICK HIND, of the Town of Oshawa, in the County of Ontario, to be Police Magistrate in and for the said Town of Oshawa, without salary, in the room and stead of Charles H. Crysedale, deceased.—*Gazette, 17th May.*

WILLIAM TAYLOR ERSKINE, of the Town of Rockland, in the County of Russell, Esquire, to be Police Magistrate in and for the said Town of Rockland, in the room and stead of James N. Lagrois, deceased.—*Gazette, 19th July.*

ROBERT HALL, of the Town of Ridgetown, in the County of Kent, Esquire, to be Police Magistrate in and for the said Town of Ridgetown, in the room and stead of Charles H. Tanner, resigned.—*Gazette, 20th September.*

FREDÉRICH JUDSON FOX, of the Village of Wheatley, in the County of Kent, Esquire, to be Police Magistrate in and for the said Village of Wheatley and for the Township of Romney.—*Gazette, 11th October.*

DAVID JAMES CORRIGALL, D.S.O., M.C., of the Village of Port Colborne, to be Police Magistrate in and for the Village of Port Colborne, in the room and stead of Richard W. Greenwood, deceased.—*Gazette, 25th October.*

DAVID JAMES CORRIGALL, D.S.O., M.C., of the Village of Port Colborne, to be Police Magistrate in and for the Village of Humberstone, in the room and stead of Richard W. Greenwood, deceased.—*Gazette, 25th October.*

#### ASSOCIATE CORONERS.

HERMAN CAMPBELL MCCAUL, of the Township of Blenheim, Princeton P.O., Esquire, M.D., to be an Associate Coroner in and for the County of Oxford.—*Gazette, 22nd March.*

ARNOLD LORNE WELLMAN, Mildmay P.O., Esquire, M.D., to be an Associate Coroner in and for the County of Bruce.—*Gazette, 8th March.*



ALONZO BOWEN HYNDMAN, Esquire, M.D., of Carp P.O., to be an Associate Coroner in and for the County of Carleton.—*Gazette, 5th April.*

GEORGE ARTHUR HENRY, of the Town of Sudbury, in the District of Sudbury, Esquire, M.D., to be an Associate Coroner in and for the said District of Sudbury.—*Gazette, 12th July.*

ROY HOLDERSHAW MALYON, of the Village of Sundridge, in the District of Parry Sound, Esquire, M.D., to be an Associate Coroner in and for the said District of Parry Sound.—*Gazette, 26th July.*

GEORGE ROBERT MILLER, of the Town of Stayner, in the County of Simcoe, Esquire, M.D., to be Associate Coroner in and for the said County of Simcoe.—*Gazette, 20th September.*

JOHN CAMERON WILSON, of the City of London, in the County of Middlesex, Esquire, M.D., to be an Associate Coroner in and for the County of Middlesex.—*Gazette, 20th September.*

ALFRED WESTLAND NIXON, of the Village of Georgetown, in the County of Halton, Esquire, M.D., to be an Associate Coroner in and for the County of Halton.—*Gazette, 14th June.*

CHARLES FRANKLIN MAGEE, Esquire, M.D., of Carp Post Office, to be an Associate Coroner in and for the County of Carleton.—*Gazette, 14th June.*

GEORGE SEPTIMUS RENNIE, of the City of Hamilton, in the County of Wentworth, Esquire, M.D., C.M.G., to be Chief Coroner in and for the said City of Hamilton.—*Gazette, 20th September.*

WILLIAM GORDON HAMILTON, of the Village of Westport, in the County of Leeds, Esquire, M.D., to be an Associate Coroner in and for the United Counties of Leeds and Grenville.—*Gazette, 20th September.*

ALEXANDER MCLEOD, of the Village of Wroxeter, in the County of Huron, Esquire, M.D., to be an Associate Coroner in and for the County of Huron.—*Gazette, 20th September.*

VERNON ELROY CARTWRIGHT, of Pickering Post Office, Esquire, M.D., to be an Associate Coroner in and for the County of Ontario.—*Gazette, 20th September.*

RUFUS JOHN WHITBY BROOKE, of 469 Pape Avenue, Toronto, Esquire, M.D., to be an Associate Coroner in and for the County of York, including the City of Toronto.—*Gazette, 11th October.*

EDMUND ALLAN CARLETON, of New Toronto, Esquire, M.D., to be an Associate Coroner in and for the County of York, including the City of Toronto.—*Gazette, 25th October.*

WILLIAM HAMBLBY AVERY, 29 Springrove Avenue, Toronto, Esquire, M.D., to be an Associate Coroner, in and for the County of York, including the City of Toronto.—*Gazette, 1st November.*

DUNCAN CORCORAN, of the Township of Flos, Elmvale Post Office, Esquire, M.D., to be an Associate Coroner in and for the County of Simcoe.—*Gazette, 22nd November.*

WILLIAM THOMAS FRIZZELL, of the Town of Owen Sound, in the County of Grey, Esquire, M.D., to be an Associate Coroner in and for the said County of Grey.—*Gazette, 22nd November.*

ALLAN BALLAH RUTHERFORD, of the Town of Owen Sound, in the County of Grey, Esquire, M.D., to be an Associate Coroner in and for the County of Grey.—*Gazette, 22nd November.*

ANNUAL REPORT

OF THE

Inspector of Registry Offices

FOR THE

PROVINCE OF ONTARIO

1919

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PRINTED BY ORDER OF  
THE LEGISLATIVE ASSEMBLY OF ONTARIO

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TORONTO:

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1920



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**THE RYERSON PRESS.**

*To His Honour* LIONEL HERBERT CLARKE,

*Lieutenant-Governor of the Province of Ontario.*

MAY IT PLEASE YOUR HONOUR:

The undersigned begs respectfully to present to Your Honour the Annual Report of the Inspector of Registry Offices for the year 1919.

W. E. RANEY,

*Attorney-General.*

Toronto, April 22nd, 1920.





# REPORT OF THE INSPECTOR OF REGISTRY OFFICES FOR THE YEAR 1919

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TO THE HONOURABLE W. E. RANEY, K.C.,  
*Attorney-General of the Province of Ontario.*

SIR,—I have the honour to present the Annual Report of the Inspector of Registry Offices for the year ending December 31st, 1919.

The annual returns of the Registrars show an increase in the number of instruments registered, also an increase in the incomes of the Registrars and in the amounts paid by them to the municipalities.

In 1918 there were 170,640 instruments registered. \$51,780.96 was paid to the municipalities, and the Registrars received \$160,326.68.

In 1919 the figures were 256,700 instruments; \$161,077.96 paid to municipalities, and \$212,138.47 received by the Registrars.

Details of the business of each office are shown in the tabulated statements appended as Schedules "A" and "B" to this report, while Schedule "C" gives particulars of the earnings, disbursements and net income of each Registrar and the amount payable by each to the municipality under Section 101 of The Registry Act.

The duties of the Registrars I found to have been generally well performed. In a few offices the copying and comparing were in arrears."

In some the "minute of registration" (Form 9) required to be made in the margin of the Registry books was not signed. This entry should be made as each instrument is copied, and must be signed by the Registrar or his Deputy and not by one of the clerks.

Many questions as to fees and with reference to the registration of instruments were submitted for my opinion during the year. In the appendix are notes of such as seem to be of interest to the Registrars and others having business in the Registry Offices. As stated in former reports, much time would be saved and unnecessary correspondence avoided if all Registrars before submitting their differences would search the prior published reports of the Inspectors to ascertain if their difficulties are not somewhere therein dealt with. In this connection it is to be observed that it is only with regard to fees that my opinions have the force of a decision. (See Section 96.)

In my last annual report, at page 41, is shown the amendments made to *The Registry Act*, R.S.O., Chap. 124, down to and including 8 George V, 1918. The following additional amendments were made by the Statutes of last session:

Subsection 7 of Section 34 repealed and a new subsection substituted by 9 George V, Chap. 25, Section 16.

Subsection 4 of Section 56 amended by 9 George V, Chap. 25, Section 17.

Subsection 11 of Section 88 amended by 9 George V, Chap. 25, Section 18—Under this the lots on Municipal Plans may now be numbered or lettered.

Subsection 14 of Section 88 amended by 9 George V, Chap. 25, Section 19.

Registrars must remember that amendments to the Ontario Statutes do not now come into force until the 60th day after the date when same receive the Royal Assent unless it is otherwise provided in the Statutes. See *The Statutes Act*, R.S.O., Chap. 2, Section 5, as amended by 8 George V, Chap. 20, Sections 1 and 2.



Attention is directed to the change effected by *The Devolution of Estates Act, 1919*, 9 George V, Chap. 28, which repeals Subsection 7 of Section 13 of *The Devolution of Estates Act*, as enacted by Section 22 of *The Statute Law Amendment Act, 1918*.

Under the Statute of 1918 the title did not vest until either the consent in writing of the Treasurer of Ontario or the Certificate of a Surrogate Registrar was registered in the Registry Office.

Under the Statute of 1919, however, the title vests on the filing of a statement with either the Treasurer of Ontario or the Surrogate Registrar. The beneficiary is thus relieved of the necessity of registering in the Registry Office as a prerequisite to the title vesting in him, but he is prohibited from registering the deed or other instrument unless the same is accompanied by the Certificate of the Surrogate Registrar or the consent of the Provincial Treasurer. Under the Act of 1918 the Certificate or Consent could be registered separately. Now, however, it must accompany the deed to be registered.

The Certificate or Consent must be copied in the Registry Book along with the instrument, and where an estate includes many parcels of land, the Certificate or Consent must accompany the conveyance of every one of them.

It is, moreover, important to note that while the Statute (*The Devolution of Estates Act, 1919*) is not retroactive, and therefore does not divest property already vested in the persons beneficially entitled thereto under the law as it stood prior to the passing thereof, nevertheless, the Registrar of Deeds is, from the date of the passing thereof, prohibited from accepting for registration without the consents therein mentioned all instruments that purport to convey, transfer or assign lands (1) that devolve "by reason of any will which has not been proved or registered," or (2) that devolve "by reason of any intestacy in respect of which Letters of Administration have not been granted," unless such instruments are accompanied by a Certificate from the Surrogate Registrar that a statement similar to that required by Section 11 of *The Succession Duties Act* has been filed with him.

As Appendix "D" I am inserting by permission an article on Municipal Plans, written by Mr. J. C. Crow, Registrar of Deeds at Welland, and published in the January, 1920, issue of *The Municipal World*, with the hope that it will prove of interest to the Registrars of the Province.

The amount received pursuant to Subsection 5 of Section 70 of *The Statute Law Amendment Act, 1918*, 8 George V, Chap. 20, from the Master of Titles and the Registrars of Toronto during the year was \$48,521.07.

At the request of the Honourable the Provincial Treasurer I furnished a certified list of the Registrars of Deeds and the amount of security which each should furnish under Section 11 of *The Registry Act*, and the Order-in-Council passed thereunder. Except in the cases mentioned in Subsection 2 of that section the amount was arrived at by computing the average gross fees for the three previous years.

I have the honour to be, Sir,

Your obedient servant,

JAS. W. MALLON,

Inspector.

Toronto, April 22nd, 1920.

## DECISIONS, OPINIONS AND DIRECTIONS GIVEN By JAMES W. MALLON

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TAX ON MORTGAGES UNDER 8 GEORGE V, CHAPTER 20, SECTION 70—CERTAIN MORTGAGES EXEMPT UNDER 9 GEORGE V, CHAPTER 25, SECTION 37—THE WORDS “ORIGINAL MORTGAGE” AND “PRIOR MORTGAGE” IN SUBSECTIONS 11 AND 12 OF SECTION 70 APPLY TO MORTGAGES MADE AT ANY TIME, BEFORE OR AFTER, THE COMING INTO FORCE OF THESE SUBSECTIONS.

Messrs. Wm. Mortimer Clark, Gray & Baird registered in the Registry Office for the Eastern Division of the City of Toronto the following Mortgages:—

1. A Mortgage for \$6,000, made by Mary F. Robinson to the Toronto General Trusts Corporation, containing the following recital: “And whereas the Mortgagees at the time of the execution hereof, hold a first Mortgage of \$5,000 against said lands, and whereas the Mortgagor has applied to the Mortgagees for a fresh advance of \$1,000, and has agreed to execute these presents, the Mortgagees discharging the said Mortgage of \$5,000.”

2. A Mortgage for \$3,700, from A. H. Munday to the Toronto General Trusts Corporation, which recites as follows: “And whereas the Mortgagees hold several Mortgages against lands hereinafter described and other lands for a greater sum than the amount secured by these presents and have agreed to allocate the amounts secured hereby against the lands hereinafter described, discharging said lands from the burden of said other Mortgages.”

Upon the sums secured by each of these Mortgages the Registrar demanded the tax provided for by a by-law of the City of Toronto on deposit in his office under Section 70 of *The Statute Law Amendment Act, 1918*.

Contending that these Mortgages are exempt under Subsections 11 and 12 of Section 70 as enacted by Section 37 of *The Statute Law Amendment Act, 1919*, the Solicitors paid the tax under protest and referred the matter to me for decision under Subsection 14.

In addition to written arguments I, at the request of the City Solicitor, heard the parties orally, those present being the Solicitor for the Provincial Treasurer, the Solicitors for the City and the Mortgagees, and the Deputy Registrars for East and West Toronto. The Master of Titles had already given his views in writing.

It appears that the late Sir William Mortimer Clark, K.C., is the Mortgagee mentioned in the original Mortgages, and that the Toronto General Trusts Corporation, who discharged them, are his executors.

It was contended on behalf of the City and the Registrar of East Toronto that as the prior Mortgages were given not to the Toronto General Trusts Corporation but to Sir Wm. Mortimer Clark, the new Mortgages were separate and distinct transactions; that it is the intention of the Statute that the tax shall be paid once only, and that these monies never were taxed, the original Mortgages having been registered prior to the passing of the Statute of 1918; that the Statutes are not retroactive, and therefore the words “original Mortgage” in Subsection 11 and “prior Mortgage” in Subsection 12 must be confined to Mortgages made after the coming into force of the amending Statute (that is, after June 23rd, 1919), or, as the Deputy Registrar contended, to Mortgages registered since April, 1918, when the By-law was deposited in his office.



The opinions of the Master of Titles, the Deputy Registrar for West Toronto, and the Solicitor to the Treasury were that the Mortgages come within the provisions of Subsections 11 and 12 and are therefore not taxable.

My views are as follows:—

1. As to the Robinson Mortgage for \$6,000: It comes within Subsection 12, and the tax should be paid only upon the sum by which the amount secured by such Mortgage exceeds the amount required to pay off the prior Mortgage, namely, upon \$1,000 only.

2. As to the Munday Mortgage, the \$3,700, is, I think, clearly money owing upon an original Mortgage, and therefore comes within Subsection 11, and is not subject to the tax. It is a renewal to the extent of \$3,700 of the original prior Mortgage.

3. Although to be preferred, it is not necessary that the Mortgages recite that the Mortgagee therein named is the executor of the Mortgagee in the original or prior Mortgages.

4. These Statutes are not retroactive; nevertheless, the words “original Mortgage” and “prior Mortgage” in the said subsections apply to Mortgages made at any time, before or after the date of the coming into force of *The Statute Law Amendment Act, 1919*, and therefore will apply to Mortgages registered before the date of the deposit of the By-law.

I therefore decide the question in favour of the Solicitors for the Mortgagees.

I. R. O.

Osgoode Hall, Nov. 12th, 1919.

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THE DEVOLUTION OF ESTATES ACT, 1919—DOES NOT DIVEST PROPERTY VESTED IN BENEFICIARIES PRIOR TO THE PASSING THEREOF—NEVERTHELESS INSTRUMENTS MAY NOT BE REGISTERED WITHOUT THE CONSENTS THEREIN MENTIONED.

To a Registrar:

*Re* 9 George V, Chap. 28.

*Re* Katharine G. K.'s estate.

I am in receipt of your letter of the 11th instant herein enclosing the correspondence had by Mr. H. with Mr. Meighen, the Solicitor under *The Succession Duty Act*.

My view, as stated to you over the telephone and to which I now adhere, is as follows: That while this Statute is not retroactive and therefore does not divest property already vested in the persons beneficially entitled thereto under the law as it stood prior to the passing thereof, nevertheless, you, as Registrar of Deeds, are, from the date of the passing of the Statute, prohibited from accepting for registration without the consents therein mentioned, all instruments that purport to convey, transfer or assign lands, (1) that devolve “by reason of any will which has not been proved or registered,” or (2) that devolve “by reason of any intestacy in respect of which Letters of Administration have not been granted,” unless such instruments are accompanied by a Certificate from the Surrogate Registrar that a statement similar to that required by Section 11 of *The Succession Duty Act* has been filed with him.

I have carefully read Mr. H.'s letter to the Solicitor under *The Succession Duty Act*, and the latter's reply thereto, and I can see nothing therein at variance with my view as above expressed.

I notice further from the correspondence that Mr. H. has applied for, and will shortly obtain, the consent of the Honourable the Provincial Treasurer or someone authorized by him to consent. I understand that Mr. Meighen has been authorized by the Honourable the Treasurer to give consent in such matters.

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THE DEVOLUTION OF ESTATES ACT, 1919—SURROGATE REGISTRAR'S CERTIFICATE TO BE ANNEXED TO THE INSTRUMENT, AND WITH THE INSTRUMENT TO BE COPIED IN THE REGISTRY BOOK—CERTIFICATE SHOULD NOT BE DEPOSITED UNDER THE CUSTODY OF DOCUMENTS ACT.

To a Registrar:

*Re* 9 George V, Chapter 28.

Replying to your letter of the 21st instant, I may say that the Certificate of the Surrogate Registrar referred to in the above Statute must accompany each instrument just as in the case of original Wills under subsection 4 of section 56 of *The Registry Act*, and it has been found convenient to have such certificate annexed to the instrument registered. The Certificate will, of course, be copied into the Registry Book along with the deed or other instrument that it accompanies. The Certificate should not be deposited under *The Custody of Documents Act*.

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THE DEVOLUTION OF ESTATES ACT, 1919, CAME INTO FORCE ON THE 25TH APRIL, 1919—IT REPEALED SECTION 22 OF THE STATUTE LAW AMENDMENT ACT, 1918—THE SURROGATE REGISTRAR'S CERTIFICATE MUST ACCOMPANY THE INSTRUMENT, AS IN THE CASE OF WILLS UNDER SECTION 56, SUBSECTION 4, OF THE REGISTRY ACT.

I. To a Registrar:

I beg to return by registered post herewith the certificate of the Surrogate Registrar at Welland dated 6th May, 1919, received with your letter of the 19th instant.

It contains the following clause: "This Certificate is given only for the purpose of registration under section 22 of Cap. 20 of 1918," and your letter states that the Solicitor interprets section 22 as requiring this Certificate to be registered before the deed will vest title in the purchasers.

Subsection 7 of section 13 of *The Devolution of Estates Act* as enacted by the section above referred to, namely, section 22 of *The Statute Law Amendment Act, 1918*, was repealed by 9 George V, Cap. 28, which statute came into force on the 24th April last, the date when the same received the Royal Assent. See section 3.

As you have no doubt observed from the copy of this statute mailed to you from this office April 25th, the Certificate must now accompany each deed or other instrument before the same may be registered, just as in the case of original Wills under subsection 4 of section 56 of *The Registry Act*; and it has been found convenient in this latter case to have the Certificate annexed to the instrument registered, a course that I would recommend in the present case.



October 9th, 1919.

II. To a Registrar:

Referring to your letter of the 3rd ultimo, received on my return to the city, I may say that the draft deed submitted with your said letter, in my opinion, contains recitals sufficient to bring to your notice as Registrar the fact that the grantors in this conveyance are beneficiaries of a deceased who died intestate and to whose estate Letters of Administration had not issued. The statute you refer to in your letter, viz., 8 Geo. V, Cap. 20, ss. 22, has been substituted by 9 Geo. V, Chap. 28, section 2, and, as you, of course, are aware you may not accept a deed or other instrument from the beneficiaries until the consents required by the said section have been given thereto.

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THE DEVOLUTION OF ESTATES ACT, 1919, APPLIES TO THE REGISTRATION OF INSTRUMENTS AFFECTING LANDS WHICH DEVOLVE BY REASON OF AN UNPROBATED OR AN UNREGISTERED WILL, OR AN INTESTACY IN RESPECT OF WHICH LETTERS OF ADMINISTRATION HAVE NOT BEEN GRANTED.

To a Solicitor:

On my return this morning I have your letter of the 27th instant referring to the registration of instruments under the statute, 9 Geo. V, Cap. 28.

It is my view that this enactment deals with the registration of instruments that purport to convey transfer or assign real property which devolves under an unprobated or an unregistered Will, or which devolves by reason of an intestacy in respect of which Letters of Administration have not issued from the Surrogate Court. The case you mention is one in which the Will was probated and the probate registered.

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THE SOLICITOR UNDER THE SUCCESSION DUTY ACT MAY GIVE THE CONSENT REQUIRED BY THE DEVOLUTION OF ESTATES ACT, 1919.

From a Registrar:

We are being offered for registration documents under the Amendment to *The Devolution of Estates Act*, on which are endorsed the Consent of the Solicitor under *Succession Duty Act*. As this consent is a formal one and made with a rubber stamp. I assume that this complies with Amendment to Section 13, and the Solicitor is authorized by the Treasurer of Ontario, but should not that be so stated in order to strictly comply with this Act?

Letter in reply.

Replying to your letter of the 3rd instant with reference to the consents mentioned in the above Statute, I may say that I have been informed verbally by Mr. Meighen, Solicitor under *The Succession Duty Act*, that he has been authorized to sign the same. The Act does not expressly state that the fact of his being authorized to consent should be stated on the instrument.

PRELIMINARY STEPS TO BE TAKEN BEFORE INSPECTOR WILL COMPEL A MUNICIPALITY TO CAUSE A PLAN TO BE REGISTERED UNDER SECTION 88.

To a Deputy Registrar :

I have carefully considered your letters with reference to the preparation of plans of these unincorporated villages.

The preliminary steps to be taken before an Inspector will exercise his power to compel a Municipality to cause a plan to be registered under Section 88 of *The Registry Act* are set out in the report of the Inspector of Registry Offices for the year 1907 at page 25; and from the material furnished me it would seem there has not been any general expression of opinion in favour of the work, but rather some likelihood of opposition because of the expense it will entail.

It is not usual for an Inspector to exercise his powers unless in cases of very urgent necessity, more especially because under Subsection 1 the Municipality is compelled to act, without his intervention, at the request of *any person interested*, or incur the penalty provided by Subsection 9 for its neglect or refusal.

As to Subsection 13, which you think is applicable to the conditions that prevail in these villages, I may say that in a few instances the late Inspector allowed certain Municipalities to use his name on application to the Judge upon their passing Resolutions indemnifying him against any possible costs in connection with the matter. The practice in such cases was that the Solicitor for the Municipality applied to the Judge in the Inspector's name for the order, at the same time consenting on behalf of the Municipality that the order provide for payment of all the costs and expenses by the Municipality.

It seems to me that the Municipalities would willingly undertake the cost of such plans on account of their convenience to the Assessors and Collectors, and the practical impossibility of making proper legal assessments where lands cannot be accurately described on the Assessment Rolls.

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MUNICIPAL PLAN IN COURSE OF PREPARATION UNDER SECTION 88, SUBSECTIONS 1 AND 11.

COURSE TO BE ADOPTED WHERE AN OWNER DESIRES TO DEDICATE A STREET AND HAVE SAME SHOWN ON SUCH PLAN.

From a Registrar :

I am asked by a Surveyor here who has instructions from a Township Council to prepare a map or plan of a "territory" in the Township under Subsections (1) and (11) of Section 88, whether he may show as a street on the plan, land which at present is not a street, provided the person who owns the land dedicates it to the public as a street by signing an endorsement on the plan to that effect.

I think he agrees with me in my interpretation of *The Registry Act* that it deals with two distinct kinds of plans, viz.: private plans under Section 81 by which owners create new lots and streets; and Municipal plans under Section 88. Also that Municipal plans create nothing, but merely reproduce and consolidate what has already been created.

Inspector Guthrie, in a ruling (year 1903, page 9), said: "A Municipal Plan, strictly speaking, should, I think, only be a compilation of the different plans previously thereto duly registered by private owners."



Subsection (11) requires the plan to "show such subdivisions ..... as are shown by the registered plans," and also "such as are not so shown but appear from the instruments," etc.

If your answer be "yes," must the signature to such endorsement be witnessed and verified by an affidavit as is required in case of private plans by Subsection 13 of Section 81?

And must I make a search as required by Subsection (16) of Section 81 to see that the person signing really does own, and whether land mortgaged, and require the Mortgagee similarly to sign plan before a subscribing witness assenting to its registration?

Section 88, under which Municipal plans are made, does not impose any of these duties upon Registrars, and I would feel it my duty to accept the plan so endorsed without any subscribing witness or affidavit of verification and without making any searches as to owners or mortgagees.

As I read Section 88 and its several subsections, my duties are defined by Subsections (2) and (11) to see that the plan is endorsed by the Surveyor who made it and the Council who ordered it and that the lots are numbered in accordance with the Amendment of 1919.

If I am overlooking any duty please point it out.

Another point which puzzles me is as to whether Municipal Plans must go to O. R. & M. Board for approval. This plan will reproduce an old street which is under 66 feet wide, and I think the proposed new street is also less than 66 feet wide.

I wrote the Secretary of the Board explaining the situation and told him the "territory" was outside of any zone under the P. & D. Act. I enclose his reply for perusal. In view of it, I presume plan will be sent to the Board.

#### Letter in Reply:

Referring to your letter of June 25th, 1919, I beg to say that I have carefully considered the matter and I think there should be a conveyance to the Municipality of the proposed street. Under Subsection 11 of Section 88 the Surveyor would then simply show it as a numbered lot on the plan he is preparing. But if the Municipality passes a By-law "laying out" the highway (4 George V, Chap. 33, Section 20), then the plan can show the parcel as a street, *the approval of both Council and Municipal Board being shown on the plan*. There is no statutory authority as far as I know for the owner endorsing a dedication of a street on such a plan.

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SEPARATE ACCOUNTS MAY BE OPENED IN THE ABSTRACT INDEX FOR THE STREETS, LANES, AND RESERVATIONS SHOWN ON THE PLAN.

By registered post I am returning herewith the Deed Labadie to Momney received with your letter of the 7th ultimo.

The description is by metes and bounds of a part of what is called Albert Little's subdivision of lot No. 4, shown on registered plan No. 287, and after giving

the description by metes and bounds the description continues as follows:—"Containing by admeasurement twenty-five acres more or less and being lots numbers (46), (50), (47), (48), (49), (15), (14), (13) (12), (11), (10), part of lot number (9) and part of lot number (8) according to said plan; also the easterly half of Herson Street from the River Sydenham to a point opposite the north-west corner of lot number (45) and all of Henry Street to a point opposite the middle of said lot number (7)."

From the correspondence between you and the Solicitor it would seem that you have refused registration on the ground that you have no place in which to enter the conveyance against the streets mentioned in the description. The instructions that I have been in the habit of giving to the Registrars where subdivision plans have been registered is to open in the Abstract Index of the plan one or more pages for the streets, roads, lanes or reservations shown upon the said plan. In the present case I think you may accept this conveyance for registration and in the Abstract Index for plan No. 287 you will open an account for Herson and Henry Streets and you will enter the instrument against these streets just as you will enter it against the lots on the plan that are mentioned in the description. I would refer you to my reports for year 1917 at page 11 and for the year 1918 at pages 12 and 13.

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PLAN—MORTGAGE TO A DEFUNCT COMPANY, THE DISCHARGE OF WHICH CANNOT BE FOUND—PURCHASE OF ASSETS OF ANOTHER COMPANY—SUGGESTIONS.

From your letters it would seem that there has been tendered to you for registration a subdivision plan, covering part of lot 151, Concession 2, San. E.; that there is a Mortgage dated October 27th, 1902, covering a portion of the lands in question in favour of the E. County Loan & Savings Company for \$300.00, the discharge of which apparently has never been registered; that the said Mortgagee Company is defunct and surrendered their charter and that the H. and E. Mortgage Corporation purchased all the outstanding Mortgages of the said defunct Company. It also appears that the Solicitors who tendered the plan for registration state that the above mentioned Mortgage was discharged some time before the said E. County Loan & Savings Company became defunct, and that they are of opinion that the discharge of the above mentioned Mortgage was registered in the year 1905, as there is a note to this effect upon the duplicate Mortgage in their possession. You state that you have made a thorough search of the Alphabetical and Abstract Indexes as well as of the original papers in your office, and you ask what suggestions I have to offer in order to overcome the difficulty.

My view is that you should search for the missing discharge from the year 1902 to date and that you should search in addition to the books mentioned your Receiving and Fee books. You may not, of course, as the title now stands, accept the plan without the signature of the Mortgagee mentioned in the said Mortgage.

If after a thorough search the missing discharge cannot be located, then it would seem to me that if a Release and Quit Claim from the H. and E. Mortgage Corporation to the owners were registered the title would be in such a position as would enable you to accept for registration the plan. Such Release, however, should contain recitals of all the facts, including the purchase by the said Corporation of



the Mortgage in question. There may be some record in the Department of the Honourable the Provincial Secretary of the surrender of the charter of the defunct company, and perhaps it would be well that there be registered a certificate of the Department setting out the purchase of the assets of the E. County Loan and Savings Company. This is a course which suggests itself to me as a means of overcoming your present difficulty. It is only my opinion, however, and must not be treated as a decision. Perhaps it would be well if you were to be guided by your Solicitor.

P.S.

In dictating the above I omitted to mention the fact that there will be, no doubt, somewhere a transfer from the defunct company to the H. and E. Mortgage Corporation, which transfer of the assets of the said defunct company, of course, ought also to be registered.

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PLAN—WHEN THE LAND SUBDIVIDED ABUTS UPON A HIGHWAY OF A LESS WIDTH THAN 66 FEET THE PLAN MUST BE APPROVED BY THE ONTARIO RAILWAY AND MUNICIPAL BOARD—SECTION 14 OF THE REGISTRY ACT.

Referring to your letter of January 22nd to the Attorney-General I beg to say that as the lands subdivided by the Plan abut upon a Highway of a less width than 66 feet, it will have to be approved of by The Ontario Railway and Municipal Board before the Registrar may accept it for registration; see Section 14 of *The Registry Act* as enacted by 7 George V, Cap. 30, Sec. 1.

I may say that I have conferred with the Chairman of the Board, and he concurs in this view.

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PLANNING AND DEVELOPMENT ACT—HIGHWAYS—RIGHTS OF WAY.

To a Deputy Registrar:

I have your letter enclosing sketch showing a subdivision of a tract of land, the north boundary of which is a few hundred feet south of a public highway known as Richmond Road. The subdivision consists of a number of blocks fronting upon a right of way twenty feet wide leading to the said highway, and you ask, "Is this right of way a highway within the meaning of *The Planning and Development Act of 1918*, Section 11, Subsections 1 and 2."

Whether or not it is a highway will, of course, depend altogether upon the facts, and I would refer you to the definition contained of a highway in Sections 2 (e) and 432 of *The Municipal Act*. You might also look at the rulings of the late Inspector upon the subject, especially that contained in his report for the year 1914, page 24.

You state that the owner does not intend to register a plan of the subdivision of land in question, but proposes to sell blocks by metes and bound, each of which abut on the twenty-foot right of way. I assume that the lands are situate

within a city, town or village or an urban zone surrounding the same, otherwise *The Planning and Development Act* will not apply, but as stated it is entirely a question of fact as to whether or not the strip in question is a public highway or merely a private roadway, to be used only by the owners of the lands adjoining it. If the said right of way has been dedicated by the owner for public use within the meaning of Section 432 it will, of course, be a public highway and, therefore, the consents required by Section 11 of *The Planning and Development Act* must be obtained before the deeds can be registered.

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SUGGESTIONS FOR THE DIVISION OF A MUNICIPALITY INTO DISTRICTS TO ADMIT OF  
THE USE OF SEVERAL SERIES OF REGISTRY BOOKS.

To a Registrar :

You state that owing to the increasing number of instruments received daily for registration against lands in the Municipality of Windsor, it will be necessary, in order to keep up with the copying, to have two Registry Books in use and two Copyists employed at the same time, and you suggest the use of a separate book for each alternate week, for example, No. 1 from October 1st to October 7th, No. 2 from October 8th to October 14th, and No. 1 from October 15th to October 22nd, and so on.

I fear that this would mean a break in the serial numbers in each book, and I would suggest the division of the Municipality into two or more Districts, with a book for each. In this way you would begin from, say, October 1st instant with a series of Registry Books for the North Division of Windsor, another series for the South Division, and so on, beginning, say, Windsor N., with No. 1, Windsor S., with No. 1, and so on.

As an illustration of what I propose, I am enclosing a diagram of the Western Division of the City of Toronto. It has been divided into eleven districts, with a series of Registry Books for each. This was begun from January 1st, 1916, and it works out very satisfactorily. As many as eleven copyists may be employed at the same time.

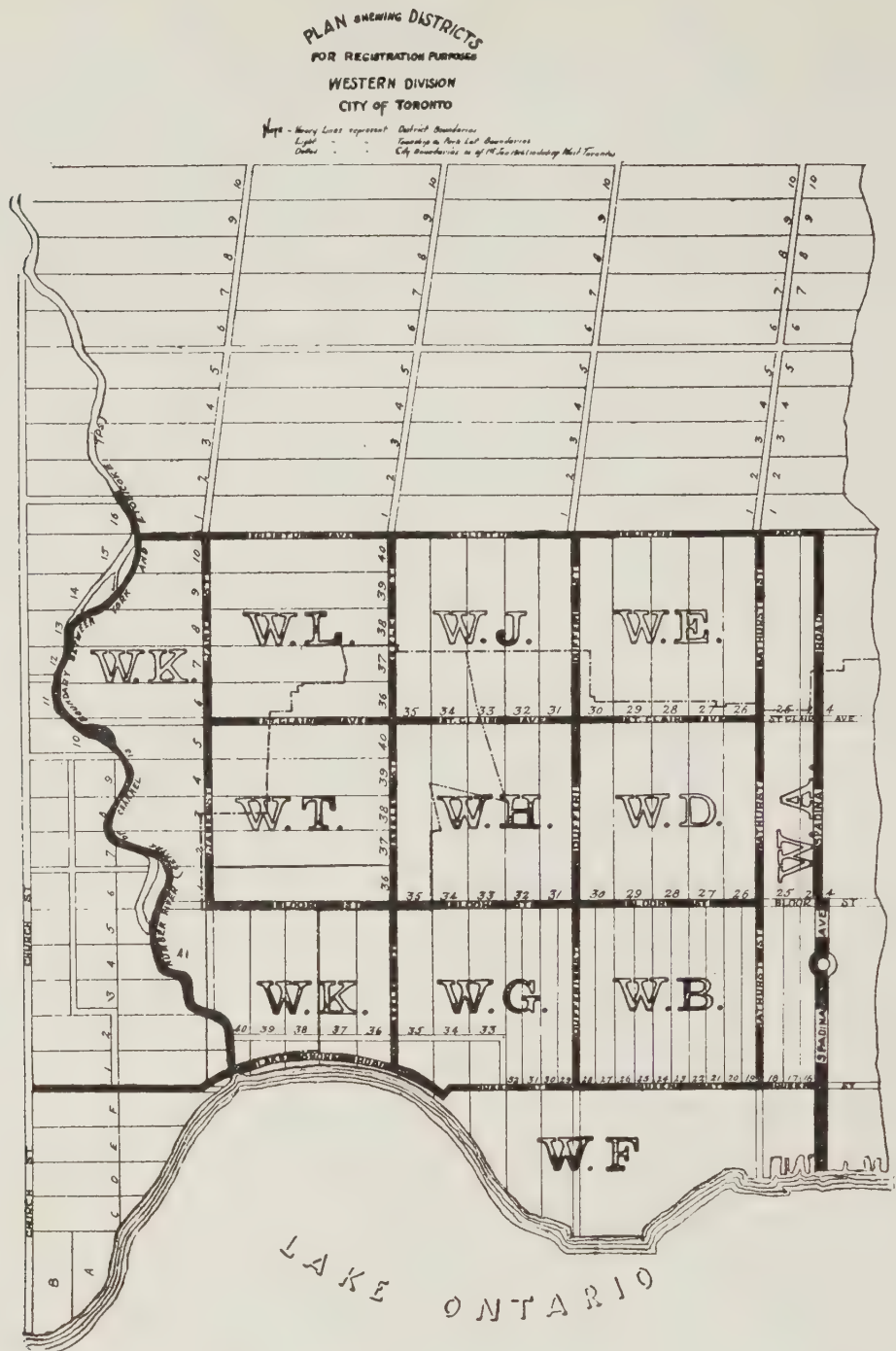
In the division made in Toronto, concession lines and road allowances were used as boundaries where practicable.

Where an instrument embraces lands situate in more than one of these divisions the instrument is recorded in one book only, namely, the book for the division in which the parcel first described is situate.

Of course, one alphabetical index, or series of alphabetical indexes, only, will be necessary for the whole municipality.

For diagram of the Western Division of the City of Toronto, see page 16.





DESCRIPTION OF THE METHOD OF NUMBERING OF INSTRUMENTS IN REGISTRY  
OFFICE FOR REGISTRY DIVISION OF WEST TORONTO.

By reference to the diagram, it will be seen that the city, west of Spadina Avenue, has been divided into several districts, using concession lines and other Government road allowances as boundaries where practicable. The method of numbering consists of giving to the instrument when registered, a number with an affix that will correspond to the initial letters given to the block in which the property affected by the document is situate. For instance, a deed of property on the east side of Dufferin Street south of Bloor Street would be recorded in the series designated with the affix W.B. Each succeeding deed, mortgage, assignment, discharge or other instrument affecting this property would, though bearing a different number, be assigned to the same series. The result being that with few exceptions, the person searching will (as regards instruments registered after the 1st January, 1916, the date when this method was adopted) be able to find them all copied into one series.

In the event of an instrument containing parcels of land affecting more than one district they will be assigned to the district in which the parcel first described is situate. This occurs only in one-third of one per cent. of registered instruments.

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(1) ALPHABETICAL INDEXES.

(2) FEES WHERE INSTRUMENT INCLUDES LANDS IN TWO OR MORE MUNICIPALITIES.

(3) TELEPHONE REQUESTS.

(4) UNPATENTED LANDS.

To a Deputy Registrar:

In answer to your questions, I beg to observe as follows:—

1. No index will be necessary for the Separate Registry books; instead, a series of Alphabetical Index Books are used for each Township, etc., in the Registry Division. My recollection is that the system was applied to your Registry office by the late Inspector. Are there not a series of Alphabetical Indexes in the office?

2. When an instrument embraces lands in two or more Municipalities the charge is for the copying per folio, with an additional charge for all lots in each Municipality over the first four, Registrar's Certificates not to be included in computing the folios—See Section 47 (1).

3. You are not obliged to make searches when requested by telephone or to give particulars of such by telephone.

4. In answer to your fourth question, whether a Deed, Agreement of Sale or an Oil Lease may be registered against unpatented lands, I beg to refer you to the Statute of Ontario, 9 George V, Chap. 25, Section 16, under which you may not accept for registration any instrument other than those in the said section mentioned, against lands that have not been granted by the Crown, and this enactment applies as well to Indian and other Dominion lands as to Ontario lands. No doubt, the view of the Solicitor is correct that instruments against unpatented Indian lands may be filed in the Department of the Indian lands at Ottawa.

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EASEMENT—DESCRIPTION OF THE SERVIENT TENEMENT MAY BE GIVEN BY REFERENCE TO THE DESCRIPTION IN AN INSTRUMENT ALREADY REGISTERED—INSTRUCTIONS AS TO RIGHTS OF WAY.

To a Solicitor:

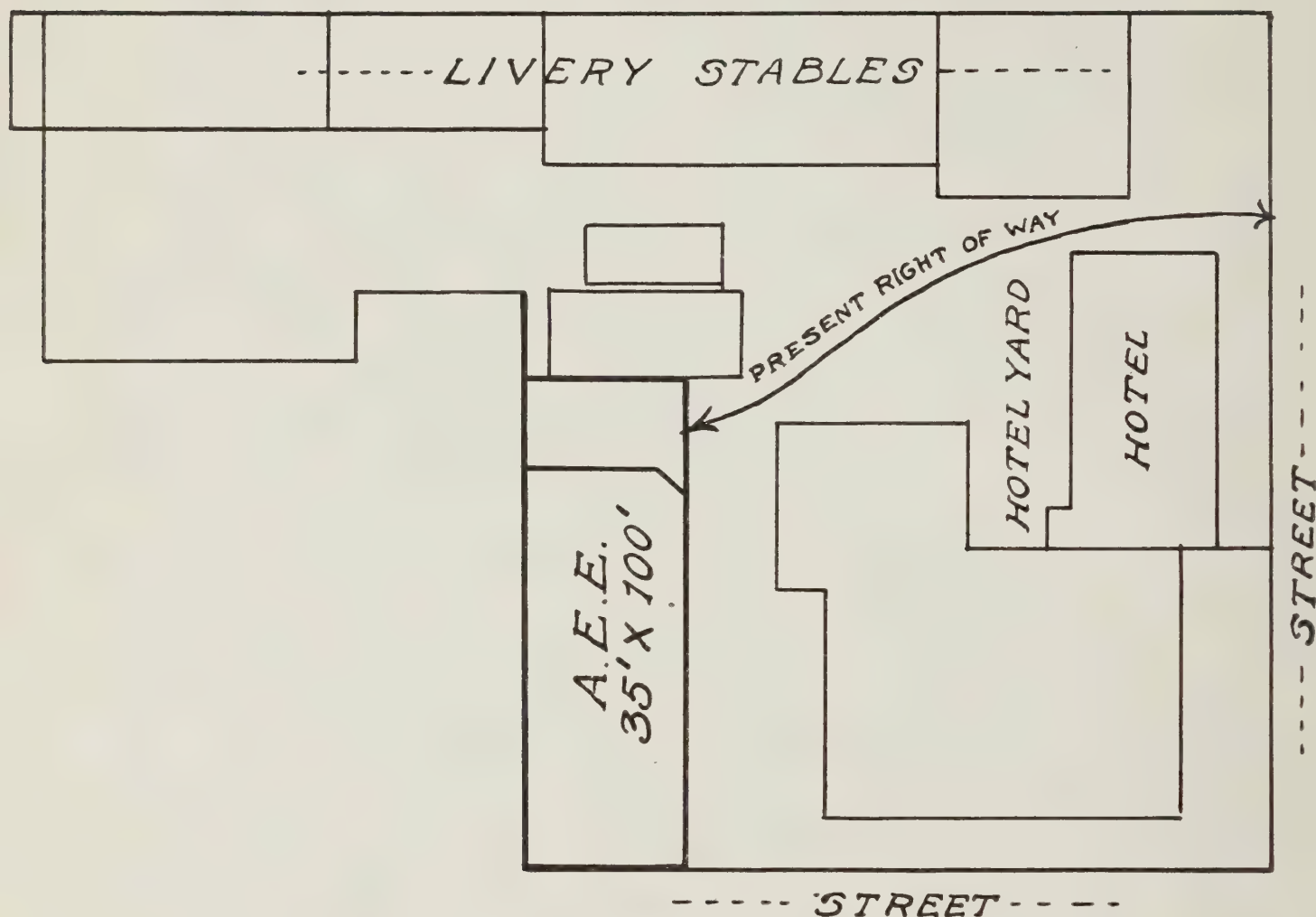
I am returning herewith the conveyance of right of way received with your recent letter.

In this instrument the parties of the first part grant, bargain and sell "the free and undisputed use and privilege of passage in and along a certain strip of land being a part of lot No. 15 on the North side of Second Street," which right of way "is to be located by the parties of the first part and not to exceed a width of ground more than ten feet."

I notice that the portion of lot No. 15 that is to be subject to this easement is described in one of the recitals by reference to an instrument already registered as No. 12257, and it would, therefore, seem to me that this document comes within the opinion given at page 14 of my report for the year 1918, and therefore may be accepted by the Registrar for registration.



Speaking generally as to rights of way, my instructions to the Registrars have been, as you will see from my reports, to endeavour in every case to have the lands over which they are given, defined if at all possible by definite description. In this case, apparently, it is impossible to give a description by metes and bounds of the particular strip over and along which a passage is granted so that the whole of the said parcel described in said registered No. 12257 is subject to the easement.



Sketch of the part of Lot 15 referred to on page 17.

AFFIDAVIT OF EXECUTION MAY BE MADE BY AN OFFICER OF AN INCORPORATED COMPANY.

Letters to a Registrar:

I.

Mr. R. D. has written to me with reference to certain leases from different farmers in G. County to the Canadian Oil Fields Company, Limited, and states that you have refused registration because the witness to the signature of the lessors, Mr. F., is an officer of the company, and that you have referred him to Section 39 of *The Registry Act*.

Section 39 refers not to the witness, but to the Commissioner, Justice of the Peace, or other person before whom the affidavit is sworn, and it is my view that an officer of a limited company, even though he may hold stock therein, is a competent witness, not being a party to the instrument.

I would refer you to the reports of the Inspector of Registry Offices for the year 1895 at page 28, and for the year 1899, page 16.

## II.

Referring again to my letter to you of the 28th ultimo, I beg to return herewith by registered post the Oil Leases received with your letter of the 1st instant.

These are leases, the one by Samuel T. to the Canadian Oil Fields, Limited, and the other by W. A. R. to the said company. The witness to the signature of the lessor in each case being Mr. L. S. F., an officer of the said lessee company, who with the Secretary-Treasurer signs the same as Vice President of the said company, the official seal of the said company being annexed to the instrument.

If you will look at Section 42 of *The Registry Act* you will observe that the official seal of this company and the signature of the Secretary is sufficient evidence for the purpose of registration of the due execution of the instrument without the signature of Mr. F., the Vice President. I think, therefore, that the ruling of the late Inspector holds good in this case, that the signature of the lessors may be witnessed by Mr. F., an officer of the said incorporated company with an official seal. My view is that the lessee company and not Mr. F. is a party to the instrument.

THE MAYOR OF A TOWN MAY TAKE AN AFFIDAVIT OF EXECUTION.

Messrs. J. & L., Barristers, of this city, have written to me with reference to the Discharge of Mortgage, William S. *et al* to Peter McL., and which they state you refused to register because the affidavit of execution was sworn before the Mayor of the Town of Rockland.

Rockland, I understand, is a Town situate in the County of Russell, within this Province, and under Section 350 of *The Municipal Act*, the Mayor, as head of the Council is *ex-officio* a Justice of the Peace, and by Section 23, Subsection 3 of *The Interpretation Act*, R.S.O., Chap. 1, every Justice of the Peace having authority in Ontario has power to take and receive affidavits and affirmations.

I am assuming, of course, that Mr. DesR. was Mayor at the time the affidavit was taken.

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AFFIDAVIT OF EXECUTION—MAY NOT BE MADE BY A MARKSMAN.

Replying to your letter of the 1st instant I beg to refer you to Section 39 of *The Registry Act*, R.S.O., Chap. 124. From this section it is quite clear that a marksman who has witnessed the execution of an instrument and subscribed by making his mark, may not make the affidavit of execution required by *The Registry Act*. Section 39 prohibits the taking of this affidavit from a witness who has not subscribed his name in his own handwriting.

P.S.—See ruling of the late Inspector at page 36 of his Report for the year 1905. In that Report Mr. Guthrie suggests that if the Deed cannot be re-executed before a subscribing witness that a County Judge might give an order for registration treating it as an instrument executed without a subscribing witness.



**AFFIDAVIT OF EXECUTION—THE NAME AND OCCUPATION OF THE SUBSCRIBING WITNESS SHOULD BE SET OUT IN FULL IN HIS AFFIDAVIT OF EXECUTION.**

**THE DESCRIPTION SHOULD COMPLY WITH THE REQUIREMENTS OF THE REGISTRY ACT.**

**DISCHARGES OF MORTGAGE SHOULD BE PROPERLY ADDRESSED TO THE REGISTRAR OF THE REGISTRY DIVISION AND THE REGISTRY DIVISION CORRECTLY STATED.**

**NO PROVISION FOR A REGISTRAR TO ENDORSE A CERTIFICATE OF REGISTRATION UPON A DUPLICATE OF A DISCHARGE OF MORTGAGE.**

By registered post I am returning the documents received with your letter of the 22nd instant, namely, Deed dated May 10th, 1919, McKeown to Marshall, Discharge of Mortgage dated May 10th, 1919, Reid to McKeown, and what purports to be a Partial Discharge of Mortgage dated May 7th, 1919, Stephenson to McKeown. The Discharge appears to be drawn in duplicate.

I have to observe as follows:—

*As to the Deed.* The name of the witness in the affidavit should be given in full. Initials will not do, and the occupation of the witness should be stated. Furthermore, in paragraph one of the affidavit the words “two of” should be added after the name McKeown, as there are three parties to the instrument, two only of whom have signed in the presence of the witness. The description in the deed is not one from which a surveyor could trace the property without a search as required by *The Registry Act*. If the copy is not a duplicate there ought to be no difficulty in having it made so.

*As to the Discharge, Reid to McKeown.* The Discharge should be properly addressed to the Registrar of the Registry Division of the County of Halton. The Registry Division is improperly described not only at the beginning, but also at the top of the certificate. The name and occupation of the witness should be set out in full in his affidavit of execution.

*As to the Partial Discharge.* The above remarks as to the description in the deed apply to the description in the Discharge. It should be addressed to the Registrar of the Registry Division of the County of Halton, not to the Registrar of the Registry Division of Acton. The document as drawn does not seem to me to be a Release of the property intended to be released from the Mortgage, and the last clause of the certificate states that the Mortgage is discharged. I would suggest that the Conveyancer be asked to follow the form that is usually followed in Partial Discharges of Mortgage—See the last two lines of the Form of Discharge of Mortgage being Form 10 of *The Registry Act*.

I note that the Discharges are drawn in duplicate, an unusual procedure. There is no provision for a Registrar to endorse a certificate of registration upon the duplicate of a Discharge of Mortgage. Of course, if a certified copy of the Discharge when registered is required then that is another matter.

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**SUBSCRIBING WITNESS TO AN INSTRUMENT RESIDES IN ITALY—NO AFFIDAVIT OF EXECUTION—JUDGE’S ORDER NECESSARY.**

By registered post I am returning herewith the Power of Attorney received with your letter of the 27th instant.

As it will, no doubt, be difficult to obtain an affidavit of execution from the witnesses who reside in Rome, Italy, I would suggest that a Judge’s Order be obtained under Section 42 of *The Registry Act*.

DISCHARGE OF A MORTGAGE—(1) WHERE THE CERTIFICATE OF DISCHARGE WAS EXECUTED PRIOR TO APRIL 16TH, 1895, REGISTRATION OF THE INSTRUMENTS OR DOCUMENTS THROUGH WHICH THE PARTY DISCHARGING CLAIMS INTEREST IN AND TITLE TO THE MORTGAGE MONEYS IS NOT A CONDITION PRECEDENT TO THE REGISTRATION OF SUCH DISCHARGE—(2) WHERE SUCH CERTIFICATE WAS EXECUTED PRIOR TO APRIL 1ST, 1899, IT NEED NOT CONTAIN A RECITAL OF THE PARTICULARS OF THE INSTRUMENTS OR DOCUMENTS THROUGH WHICH THE PERSON DISCHARGING CLAIMS INTEREST IN OR TITLE TO THE MORTGAGE MONEYS.

Herewith I beg to return by registered post the Discharge of Mortgage received with your letter of the 15th instant.

I think you may register this Discharge. It is dated July 6th, 1892, and apparently executed on that date, as the jurat to the affidavit of execution bears date July 6th, 1892.

It was not until April 1st, 1899, when 62 Victoria (2nd Sess.), Chap. 15, Section 7, came into force that it became necessary to set forth in the Certificate of Discharge, particulars of the instruments through which the person executing the Discharge claims interest in or title to the Mortgage moneys.

In your letter you do not state whether or not the Probate of the Will has been registered. However, it was not until the 16th April, 1895, the date when 58 Victoria, Chapter 22, received the Royal Assent, that it became necessary to register the instruments or documents through which the party discharging the Mortgage claims interest in or title to the Mortgage moneys. See reports of the Inspector of Registry Offices for the year 1895, page 7, 1905, page 24, and 1916, page 9.

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DISCHARGE OF MORTGAGE FROM TRUSTEES OF A LODGE WHO ARE NOT THE ORIGINAL MORTGAGEES MAY NOT BE ACCEPTED—SUGGESTIONS.

To a Registrar:

I am returning herewith by registered mail the Discharge of Mortgage received with your letter of the 7th instant.

I do not see how this Discharge may be accepted. Usually where lodges loan money they are incorporated and the Mortgage is given to the incorporated lodge and the Discharge is made under seal in the usual way, signed by the officers of the corporation.

In this case, however, the parties who signed the Discharge, the present trustees, are not the persons to whom the Mortgage was made.

In the absence, therefore, of an assignment from the original Mortgagees to the present trustees, I would suggest a Release and Reconveyance.

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DISCHARGE OF MORTGAGE MAY NOT BE EXECUTED BY A DAUGHTER OF THE MORTGAGEE, WHO UNDER A COVENANT IN THE MORTGAGE IS TO RECEIVE THE MORTGAGE MONEYS AFTER THE DEMISE OF THE MORTGAGEE AND HER HUSBAND.

Herewith I beg to return the Mortgage, Charles L., *et ux* to Barbara W., and the Discharge thereof signed by Ida May W., as well as the Solicitor's letter to you, all of which I received with your letter of the 7th instant.



I note that the Mortgage contains the following provision:—

“And the said Barbara W. herein called the Mortgagee hereby expressly agrees that after her and her husband Mathew W’s demise all their interest in this Mortgage that is unpaid at the time of their demise goes to their daughter Ida May W., her heirs and assigns only.”

And that it is because of this provision that Ida May W. now proposes to discharge the Mortgage, the Mortgagee being dead. It is my view that this Discharge may not be registered without the registration of Letters of Administration in favour of Ida May W.

Of course, if the parties are satisfied to take title through Ida May W. there can be no objection to the registration of a Release and Reconveyance from the said Ida May W. This I offer only as a suggestion.

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SIGNATURE AND CORPORATE SEAL OF THE INSPECTOR OF PRISONS AND ASYLUMS  
TO A CONVEYANCE OF A LUNATIC’S LANDS SUFFICIENT WITHOUT AN AFFIDAVIT  
OF EXECUTION.

In your letter you state that you refused to register a conveyance of lands whose owner is an inmate of the Brockville Asylum for the Insane, and which conveyance is signed by the Inspector of Prisons for Ontario as official guardian of the owner and also as Inspector of Prisons and Asylums with his official seal.

It seems to me that such a deed is covered by the ruling of the late Inspector in his report for the year 1910, page 27, and you should not have taken the responsibility of refusing to register it.

You will notice that Mr. Guthrie ruled that an affidavit of execution was not necessary, and instructed certain entries to be made in the remarks column of the Abstract Index.

Instead of the chapters referred in the said report of the Inspector, see Revised Statutes of Ontario, Cap. 301, Section 6, and Revised Statutes of Ontario, Cap. 295, Section 44.

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THE PARTIES TO AN INSTRUMENT AND COMMISSIONERS WHO TAKE AFFIDAVITS MAY  
WRITE THEIR SIGNATURES IN ANY WAY THEY MAY SEE FIT.

To a Registrar:

I have your letter with reference to the Power of Attorney presented to you for registration by Mr. J. L. D. I have also had a letter from Mr. D. enclosing the Power of Attorney and which I am returning to-day.

The Power of Attorney is given by Ridolfi Enea, who has signed his name as Enea Ridolfi, and there is the usual affidavit by the subscribing witness, who deposes that he was personally present, and did see the instrument in triplicate duly signed, sealed and executed by Ridolfi Enea, one of the parties thereto.

As has been stated by the late Inspector, the Registry Act does not lay down any rule as to how any signature shall be made, and a man may make his signature in any way he sees fit. What is required is that there shall be a subscribing witness, who shall make affidavit of execution of the instrument.

I note, however, that there is a typographical error in the affidavit of execution. The last letter in the word "Ridolfi" being "e" instead of "i." When this correction is made and the affidavit re-sworn, I think you may accept the instrument for registration. See rulings of the late Inspector in his report for the year 1897, page 45, for the year 1898, page 16, and for the year 1903, page 15.

You will, of course, make a note in the remarks column in your Abstract Index of the way in which the grantor has signed his name.

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INSTRUMENT ENDORSED DISCHARGE, IS IN FACT A NOTARIAL COPY OF AN INSTRUMENT EXECUTED IN THE PROVINCE OF QUEBEC. IT MAY BE REGISTERED UNDER SEC. 45 OF THE REGISTRY ACT.

By registered post I beg to return herewith the letters and the notarial copies of documents received with your letter of the 21st instant.

It is my view that the instrument marked "discharge" dated 30th January, 1913, is really a Release, and while it is not a Statutory Certificate of discharge of Mortgage, it may be registered as the notarial copy of an instrument executed in the Province of Quebec under Section 45 of *The Registry Act*. I also think that if the Notary will affix his seal of office to his certificate the notarial copy of the instrument which is endorsed as No. 136, issued by the Superior Court of Montreal, may likewise be registered under said Section 45, as it is an instrument containing a description by reference, as there is a reference in the document to the registered mortgage.

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REGISTRATION OF A RELEASE IN WHICH LANDS ARE NOT DESCRIBED.

From a Registrar:

I received from the General Trust Corporation, the administrators of the Estate of A. C. B., a release. They wish to know if it can be registered. No property is specified, and affidavit of witness is not attached. The release is dated 1906, and reads as follows: J. B. acknowledges the receipt of cash and notes in full payment of all moneys due him as his distributive share of the estate and also in full satisfaction of an agreement made between himself, his sons and daughters in respect of the estate of A. C. B. He directs the Corporation to transfer unto Geo. A. B. all his interest in the estate and property of the said Arch. C. B. Can the release be registered and in what books will I register it in?

Letter in Reply:

It would seem to me that if the Release referred to in your said letter has attached to it an affidavit of the witness that the same may be registered by annexing thereto a Declaration under Section 34 of *The Registry Act*.

---

OFFICE HOURS—INSTRUMENTS RECEIVED DURING OFFICE HOURS MAY BE COPIED AND ABSTRACTED BEFORE OR AFTER OR DURING OFFICE HOURS.

From a Registrar:

Do I interpret Chapter 124, Section 18, Subsection 2 of *The Revised Statutes of Ontario, 1914*, correctly, that the offices of Registrars in the Provisional Judicial Districts are open on Saturdays for business from ten o'clock in the forenoon until



one o'clock in the afternoon, and no longer? I have reason to believe that the late Registrar did not interpret the Statutes in that way, and kept his office open until four o'clock every Saturday.

Trusting my interpretation is correct and hoping to soon hear from you in the matter, I remain.

Letter in Reply:

Replying to your letter of the 17th instant I beg to say that under Section 18 of *The Registry Act*, Cap. 124, no instruments may be received for registration after one o'clock on Saturdays in Provisional Judicial Districts, but while the Act states that you shall attend at the office on Saturdays from ten o'clock in forenoon to one o'clock in the afternoon, *and no longer*, my view is that this would not preclude you from being in the office during the afternoon copying instruments and attending to entries and abstracting documents registered during office hours on that day if you so desired.

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WILL—REGISTRATION OF AGAINST LANDS NOT MENTIONED THEREIN—FEES THEREFOR.

From a Deputy Registrar:

Mr. E. died owning several parcels of land, most of them situated in the Town of Port Hope, and one in the Township of Hope. Probate of the Will was registered. The Will did not describe any of the lands by local description. The Solicitor of the Estate desires to register a Declaration by the Administrator with the Will annexed describing the lands affected by the Will. The Registrar is uncertain where to register the document and what his fees should be. The Solicitor points out Section 34, Subsection 4, and thinks that the documents should be registered in the book for Port Hope and also in the book for the Township of Hope besides entering the particulars in the Abstract Index book against all the different lands mentioned. According to Subsection 4 the Statutory Declaration is to be registered the same as any Instrument affecting lands by local description. Will the Registrar be entitled to charge for a double registration, and also for noting the documents against the different lands, and if so what will his fees be?

Letter in Reply:

Replying to your letter of the 25th ultimo, received upon my return to the city, I beg to say that the Will in question should first be registered pursuant to Subsection 5 of Section 56 of *The Registry Act*. (See *Registry Act*, 1918, Chap. 27, Section 7.) Then if it is desired that the same be registered against any specific lot it can be done by the registration of a Statutory Declaration under Section 34, Subsections 3 and 4.

The usual fees, of course, will be charged for the registration of the Will. The fees for each Declaration is 50c. (See Section 92, Subsection "U.")

## FOREIGN PROBATES—METHOD OF REGISTERING.

## I.

Replying to your letter, I beg to refer you for the registration of foreign Probates to Subsection 1, Clause (b), Subsections 3 and 4 of Section 56 of *The Registry Act*, as amended by 8 Geo. V, Cap. 27. If the return of the originals is required then it will be necessary for you to receive for deposit in your office a true copy of these Probates with affidavit verifying the same. You must also register the consent of the Treasurer of Ontario or certificate of the Surrogate Registrar as required by said Subsection 4.

## II.

Referring to your letter of the 5th instant, I am returning herewith the document enclosed therewith, also Mr. F.'s letter.

If the document issued by the Surrogate Court of Niagara County, in the State of New York, is, according to the law of that State, a certified copy of Probate, I think it may be accepted by you for registration under Section 56 of *The Registry Act* as amended by the Statute of last session, namely, 8 George V, Cap. 27, by depositing the certified copy of Probate in your office. The certificate referred to in Subsection 4 of said Section 56 must also be deposited with you.

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CERTIFICATES OF AMALGAMATION OF LOAN CORPORATIONS ARE COPIED IN FULL IN THE GENERAL REGISTER.

I beg to return herewith the instrument enclosed to me in your letter of the 15th.

This will be registered under Subsection 8 of Section 23 of *The Registry Act*, being a certificate of the amalgamation of loan corporations; the practice, I find, is to copy the whole of the instrument in full in the General Register.

---

REGISTRATION OF BY-LAW AND CONVEYANCE WHERE PORTION OF A STREET LEADING TO A RIVER IS CLOSED.

From a Registrar:

I am enclosing By-law and Deed sent to us for registration. I am also enclosing tracing of the part of Front Street, in the Village of H., to be closed. This street leads to the river Trent, and I think should have the approval of the Lieutenant-Governor. The Deed states he has approved of the By-law, but that is not a fact. Please let me know whether you consider these documents in shape for registration.

Letter in Reply:

By registered post I beg to return the By-law and Deed received with your letter of the 10th ultimo.



I observe that the deed contains a recital that this by-law has been approved of by the Lieutenant-Governor in Council by an Order-in-Council dated June 27th, 1919. I would suggest that you look at my report for the year 1918 at page 11 where I have dealt with a similar case at some length. As I therein stated, if you know as a fact that the approval has not been given, I think as a matter of courtesy you would be right in bringing the matter to the attention of the parties who desire registration. Section 472, Subsection 3, of *The Municipal Act*, which requires this approval in certain cases, does not state that a by-law without such approval may not be registered.

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AN ASSIGNMENT OF MORTGAGE THAT ALTERS THE TERMS OF THE MORTGAGE MAY NOT BE ENDORSED "NOT TO BE RECORDED IN FULL."

*From a Registrar:*

I have an assignment of mortgage tendered for registration containing new matter and endorsed "not to be recorded in full." I do not think it capable of such registration, and have so advised the Solicitor sending it, asking him to let me know of any ruling whereby it can be registered in short form. The circumstances are: J. T. G. mortgages to M. T. lands for the sum of \$2,800, payable in five years from date, 23rd October, 1913, at 5% interest, due 1918. Five days thereafter J. T. G. mortgages the same lands to J. M. B. for \$700. I presume to retain priority it is now sought without discharging the old mortgage (which was past due) and taking a new mortgage for the present indebtedness at the increased percentage and at the extension of time; to assign the first mortgage in the ordinary way with the following clause inserted after the usual covenants (and this is the new matter which I think prevents "not recording in full").

"And the said party hereto of the third part (original mortgagor), for himself, his h. E Ad and As co'os pro and agrees to and with the said assignor (original mortgagee), that he will pay or cause to be paid the said sum of seventeen hundred and fifty dollars in five years from the twenty-third day of October, A.D. 1919, together with interest thereon at the rate of *six* per cent. per annum *on the days and times and in the manner as in said mortgage set forth.*"

Letter in Reply:

I may say that the decisions of the late Inspector seem to me to support your view that the assignment in question is one which may not be endorsed "not to be recorded in full." See especially report 1898, page 17.

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FEES FOR REGISTRATION OF AN ASSIGNMENT OF MORTGAGE WHICH ASSIGNS FIVE DIFFERENT MORTGAGES.

- (1) WHEN SAME IS ENDORSED "NOT TO BE RECORDED IN FULL."
- (2) WHEN THE ASSIGNMENT IS NOT SO ENDORSED.

I.

To a Registrar:

I have your letter of the 12th instant in which you state that you have received for registration an Assignment of Mortgage which assigns by one instru-

ment five different mortgages, covering twelve lots, all in one Municipality, and which Assignment is endorsed "not to be recorded in full," and you ask what fees are to be charged for registration.

In reply I beg to refer you to the report of the late Inspector of Registry Offices for the year 1903, page 16, and to my report for the year 1915, pages 28 and 29, from which you will observe that the fees to which the Registrar is entitled are the same as if five separate instruments had been made, one for each mortgage, and as if each Assignment had been endorsed "not to be recorded in full." The fees are those set out in Section 48, Subsection 3, as amended by *The Registry Act of 1918*, and in this case will be \$7.50.

This opinion follows the decision of Mr. Justice Britton, referred to in the above mentioned reports.

## II.

To a Registrar :

I have your letter of the 22nd ultimo, from which I gather that when the Assignment of Mortgage referred to in your letter to me of the 12th, and which assigns by one instrument five different mortgages, was tendered you for registration that the words "not to be recorded in full" were scored out and the party who tendered it desired that it should be registered in full. This being so, the fees, of course, will be only those that are chargeable under Section 92, Clauses (a) and (b), as in the case of a deed or other instrument.

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FEES—I. CLAUSE (G) OF SECTION 92 DOES NOT APPLY TO THE CERTIFICATES OF REGISTRATION MENTIONED IN PARAGRAPHS (A) AND (B).

II. THERE IS NO FEE FOR ENTERING INSTRUMENTS IN THE ABSTRACT INDEX.

Replying to your letter I beg to say that 50c., not 25c., is the charge allowed under Clause (g) of Section 92 as amended by the Statute of last session. This clause, however, does not apply to the Certificates of registration in paragraph (a) or (b) to Section 92, and there is no fee allowed for entering a Will or any other instrument in the Abstract Index. \$2.45 plus postage is all that you should have charged for registering the Will in question.

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1. INSTRUMENTS EXECUTED UNDER POWER OF ATTORNEY, HOW SIGNED.
  2. NECESSITY FOR SEALS.

To a Registrar :

By registered post I am returning the deed received with your letter.

You state that the Power of Attorney under which Herbert J. F. is Attorney for his co-executors is registered, and I note that he has signed the instrument as follows:—Herbert J. F. "for self and co-executors." It seems to me that when signing for his constituents he should have signed their names per his own as Attorney; that is, he should not have acted in his own name, but in the name of his constituents, the grantors. I have no doubt that if you will bring this to the attention of the party who desires registration it will be corrected.



I note that seals have not been affixed to the instrument, although the affidavit of the witness states that it was duly signed, sealed and executed by the said Herbert J. F. I would, therefore, suggest that you give the party who desires registration an opportunity for affixing seals, although in a decision of the late Inspector you may not refuse registration simply for want of seals. See report for the year 1910, page 30.

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RELEASE AND RECONVEYANCE—HOW REGISTERED—THE CONSENTS REQUIRED BY  
9 GEO. V, CAP. 28, MAY BE NECESSARY.

From a Registrar:

I am enclosing a Document brought in to us to-day to be placed on record by Mr. W. I have never seen anything like it before, and wish to know if in your opinion it can be registered. Mr. W. was perfectly agreeable to my submitting it to you.

Letter in Reply:

The instrument received with your letter of the 10th instant, and which I now beg to return herewith by registered post, appears to be a Release and Reconveyance from heirs at law of Annie C. to Alexander W. C.

It should be registered in full against the lands therein set out and copied at full length in the proper Registry Book. Particulars must also be noted in the Abstract Index, and it should also be entered in the Alphabetical Index.

I observe that the Instrument contains a recital of the last Will and testament of the said Annie C., but it does not appear that the said Will was ever probated. If the Will is one that "has not been proved or registered," you cannot, under 9 George V, Chap. 28, accept this document for registration without the consents required by this Statute.

I observe that the document recites that the said Annie C. left no estate whatever at the time of her death. This being the case, there ought to be no difficulty in securing from the Honourable the Provincial Treasurer the consent required by this Statute.

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DOMINION EXPROPRIATION ACT—NOTICES THEREUNDER USUALLY DEPOSITED, BUT IF  
DESIRED MAY BE REGISTERED.

From a Registrar:

There has been presented at this office for registration four notices of Expropriation by the Dominion Government of water frontage property at L. C., with Plans attached to each, and the party asking for registration wants the Plans registered separately and the "Notice of Expropriation with Plan" registered and abstracted. Will you kindly instruct me as to proper proceedings? Shall I register the Plans, charging \$5 for each, and what fee should be charged for the Notices? Each Plan and Notice is in triplicate, two copies to remain here.

I am not sure as to whether I should register each sketch as a Plan, numbering consecutively with the Plans already on file here, as there is already a Plan of the Subdivision of this Waterfront on file now, but Mr. A. tells me the Public Works Department wants it done this way.

Thanking you for any suggestion that will assist me in properly recording these instruments.

Letter in Reply:

I have your letter of the 20th instant, and beg to refer you to the report of the late Inspector of Registry Offices for the year 1913, page 47, and for the year 1915, page 18. Unless the Dominion Expropriation Act, R.S.C., Chap. 143, has been amended, I should think that the deposit of record is all that is necessary. There can, however, be no objection to registering the Notice of Expropriation if the parties so desire it; in fact, this is the practice that has been followed by the Registrars at Toronto, in which case you will give each Notice a separate Township number and record each in the proper Registry Book. The plans, however, will be a part of the description in the Notice, and therefore no additional fee may be charged for these. The fees chargeable will be those as for the registering of any ordinary instrument.

I am, of course, assuming that The Dominion Expropriation Act has not been amended, and would suggest that you satisfy yourself as to this.

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CUSTODY OF DOCUMENTS ACT—CERTIFICATE OF THE DISCHARGE OF A SOLDIER FROM THE C.E.F. MAY NOT BE DEPOSITED.

I have your letter of the 17th ultimo, an answer to which has been delayed on account of absence from the office.

I note that you have received for deposit under The Custody of Documents Act, R.S.O., Cap. 125, a Certificate of the Discharge of a soldier from the Canadian Expeditionary Force

As it makes no mention of the "existence or non-existence, happening or non-happening of any fact, event or occurrence upon which the title to land may depend," I do not think it is a document within the meaning of Section 2 of the said Statute, and I agree with the view of the Solicitor that it may not be deposited.

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REGISTRAR IS ENTITLED TO A FEE FOR INFORMATION GIVEN BY HIM IN WRITING CERTIFYING THAT AN INSTRUMENT HAS BEEN DULY REGISTERED.

From a Solicitor:

I have, during the last two weeks, registered something over two hundred oil and gas leases in the Registry Office for the Registry Division of the County of E. There were no duplicates of these documents, but there was a copy in each case, of which I required a certificate, for the purpose of my clients, who are Americans. I spoke to the Registrar about the matter, and he informed me that for the placing of the certificate upon the copy he was entitled to an extra charge of 50c. in each case. I argued the matter with him to some extent, urging that if there *were a*



*duplicate and also a copy*, he would in such case be entitled to the certificate if such were placed upon the copy, in addition to the ordinary certificate placed upon the duplicate; but that he was not so entitled, where there was no duplicate, and the certificate was placed only upon a copy.

He maintained his ground, naturally, and my client paid the extra 50c. in each case under protest, with the understanding that I would refer the matter to you.

The wording of the certificate, which I take from one of the documents, is as follows: "I certify that an instrument, of which the within purports to be a copy" (but not hereby certified to be a true copy), is duly entered and registered in the "Registry Office for the County of E. in book \_\_\_\_\_ for \_\_\_\_\_ day at \_\_\_\_\_ o'clock m. of the \_\_\_\_\_ day of \_\_\_\_\_ A.D. 1920.

"Number.

"Fees Registration.

"Certificate 50c.

If there is already a ruling upon the point, I have not been aware of the same. Will you be kind enough, after communicating, of course, with the Registrar, to make a ruling one way or the other upon the point, and inform me of the same?

Letter in Reply:

I have your letter of the 7th instant with reference to the certificate given by the Registrar of Deeds at St. T. It is my view that the Registrar's contention is correct, and that he is supported by a ruling of the late Inspector in his report for the year 1911, page 29.

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Decisions of Inspector:

On my return to the city I have your letter, an extract from the first paragraph of which is as follows: "With all deference might I ask reconsideration of your opinion, especially in view of the fact that within the last week a conflict of interest has arisen over one of them—the case of the B. discharge." As you, no doubt, are aware, opinions of the Inspector, save those affecting fees, have not the force of a legal decision. In the present instance, and for the protection of the Registrar, since there seems to be a conflict with regard to the instruments, would it not be well for the Registrar to act upon the advice of his Solicitor.

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TAX ON MORTGAGES—8 GEO. V, CAP. 20, SECTION 70—TAX PAYABLE ON MORTGAGES MADE BEFORE BUT REGISTERED AFTER THE DEPOSIT OF THE BY-LAW.

To a Solicitor:

*Re* 8 George V, Chap. 20, Section 70.

Replying to your letter I beg to say that as the tax provided for by the above Statute is payable upon mortgages registered after the deposit of the by-law, it is my view that the Registrar of the Eastern Division of the City of Toronto was obliged to collect a tax upon the mortgage referred to in your letter, even though the same was made prior to the coming into force of the above Statute.

TAX ON MORTGAGES—ABSENCE OF RECITALS REQUIRED BY SUBSECTIONS 11 AND 12  
OF SECTION 70—CONSENT OF PROVINCE AND CITY NECESSARY TO A REFUND BY  
THE INSPECTOR.

To a Firm of Solicitors:

*Re* 9 George V, Chap. 25, Section 37.

Mortgage T. G. T. & F.

In your letter you state that when the Mortgages were registered you paid a tax of \$4.00, and have now discovered that under the above Statute you were not required to pay a tax, inasmuch as the moneys advanced were wholly applied in the payment of prior encumbrances.

In reply I beg to say that after a careful consideration of the question, it is my view that *as the mortgage did not contain the recitals required* by Subsections 11 and 12 of Section 70, the Registrar had no other option than to collect the tax in question.

I observe from Mr. McC.'s letter to you that the tax paid in respect of this mortgage is included in the amount received by me from the Registrar in the month of August, so that had I come to the conclusion that the tax had been improperly collected I would not have authority to refund it without directions to do so from the Province and the City.





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# APPENDIX

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FEEs AND EMOLUMENTS received by the Registrars of Deeds for the year 1919, with which the years 1917

SCHEDULE A.

Number.	Name of Registry Division.	No. of Municipalities therein.	Instruments registered in 1919.				Patents.	
			Number of	Fees therefor.	Uncopied.	Copied but not compared.	No. registered.	Fees therefor.
				\$ c.				\$ c.
1	Algoma .....	11	2,747	4,950 07	378	.....	6	15 40
2	Brant .....	7	5,128	8,595 50	85	.....	.....	.....
3	Bruce .....	29	4,265	7,217 14	727	839	11	22 00
4	Carleton .....	12	3,005	5,490 48	.....	.....	6	15 60
5	Dufferin .....	9	1,673	2,797 45	.....	.....	.....	.....
6	Dundas .....	8	1,277	2,140 30	.....	.....	.....	.....
7	Durham, East .....	5	865	1,562 70	10	.....	.....	.....
8	Durham, West .....	5	964	1,658 50	67	64	.....	.....
9	Elgin .....	15	4,538	7,859 85	105	416	.....	.....
10	Essex .....	26	13,727	24,582 55	.....	.....	1	2 00
11	Fort William .....	16	1,455	2,521 56	.....	.....	2	4 00
12	Frontenac .....	18	1,568	2,926 15	.....	.....	8	22 90
13	Glengarry .....	8	1,305	1,743 50	.....	.....	.....	.....
14	Grenville .....	9	1,130	2,263 50	.....	.....	1	3 85
15	Grey, North .....	13	2,792	4,552 05	17	.....	.....	.....
16	Grey, South .....	11	1,911	3,194 15	.....	.....	4	8 30
17	Haldimand .....	14	1,771	3,142 00	.....	.....	8	16 00
18	Haliburton .....	10	396	733 50	5	5	1	2 30
19	Halton .....	9	2,357	3,977 10	349	341	.....	.....
20	Hastings .....	33	3,924	7,121 86	116	.....	2	4 00
21	Huron .....	25	4,261	7,338 97	177	8	1	2 00
22	Kingston .....	1	1,566	2,861 65	257	.....	1	2 85
23	Kent .....	24	6,563	11,087 85	.....	.....	.....	.....
24	Kenora .....	1	171	285 50	.....	.....	.....	.....
25	Lambton .....	21	6,523	11,406 00	1,182	2,031	.....	.....
26	Lanark, North .....	10	798	1,584 40	.....	.....	.....	.....
27	Lanark, South .....	9	1,441	2,529 95	.....	.....	4	11 05
28	Leeds .....	16	2,332	3,968 60	1	.....	2	4 15
29	Lennox and Addington .....	17	1,510	2,666 10	59	.....	1	2 00
30	Lincoln .....	14	4,611	8,526 57	765	.....	.....	.....
31	London .....	1	4,911	8,101 10	517	.....	.....	.....
32	Manitoulin .....	26	636	1,103 15	21	43	4	8 15
33	Middlesex, East and North .....	14	3,759	6,468 21	107	127	.....	.....
34	Middlesex, West .....	9	1,430	2,294 70	.....	.....	1	2 00
35	Muskoka .....	27	1,147	2,285 85	206	.....	10	22 30
36	Norfolk .....	13	2,558	4,373 50	.....	.....	2	4 00
37	Northumberland, East, .....	9	1,604	2,805 40	89	.....	.....	.....
38	Northumberland, West .....	5	789	1,502 55	263	263	.....	.....
39	Nipissing .....	19	988	1,622 80	.....	.....	.....	.....
40	Ontario .....	17	4,194	7,412 61	.....	414	.....	.....
41	Ottawa .....	1	4,823	8,244 20	1,012	258	13	23 05
42	Oxford .....	17	4,293	7,310 55	774	.....	.....	.....
43	Parry Sound .....	53	792	1,497 20	.....	.....	3	6 30
44	Peel .....	8	2,128	3,673 05	200	50	.....	.....
45	Perth, North .....	9	3,292	5,516 85	.....	.....	.....	.....
46	Perth, South .....	7	1,294	2,050 35	75	14	.....	.....
47	Peterborough .....	19	3,039	5,403 35	8	6	2	4 00
48	Prescott .....	10	1,708	3,081 45	826	.....	.....	.....
49	Prince Edward .....	10	1,385	2,459 60	623	.....	.....	.....
50	Rainy River .....	12	29	42 20	4	.....	1	2 00
51	Renfrew .....	26	3,090	5,373 30	.....	.....	6	12 15
52	Russell .....	6	1,606	2,661 90	215	.....	.....	.....
53	Simcoe .....	30	7,106	12,267 01	122	.....	4	11 00
54	Stormont .....	6	1,598	2,711 13	.....	.....	5	11 50
55	Sudbury .....	12	738	1,244 20	.....	.....	.....	.....
56	Temiskaming .....	1	66	44 00	.....	.....	.....	.....
57	Thunder Bay .....	22	1,218	2,124 20	.....	.....	.....	.....
58	Toronto, East .....	1	26,846	44,970 50	2,780	730	.....	.....
59	Toronto, West .....	1	27,072	46,009 60	5,299	2,547	.....	.....
60	Victoria .....	19	1,968	3,435 95	.....	.....	.....	.....
61	Waterloo .....	13	6,992	12,216 90	154	.....	1	2 15
62	Welland .....	16	7,502	12,964 84	1,261	.....	.....	.....
63	Wellington, North .....	11	1,592	2,658 90	265	150	.....	.....
64	Wellington, South and Centre ..	11	3,259	5,651 55	213	387	.....	.....
65	Wentworth .....	11	17,636	30,034 99	1,192	120	1	2 00
66	York, East and West .....	14	14,941	26,751 71	3,179	321	.....	.....
67	York, North .....	10	2,168	3,825 46	196	121	.....	.....
		939	256,700	392,383 30	24,891	9,256	112	24,900

are contrasted the amount of Fees, Surplus to Municipalities and Registrars' incomes for and 1918.

SCHEDULE A.

Deeds.		Mortgages.		Dis. of Mortgages.		Wills.		Leases.		Mechanics' Liens.	
No. registered.	Fees therefor.	No. registered.	Fees therefor.	No. registered.	Fees therefor.	No. registered.	Fees therefor.	No. registered.	Fees therefor.	Number.	Fees therefor.
	\$ c.		\$ c.		\$ c.		\$ c.		\$ c.		\$ c.
1,301	2,775 70	443	719 95	532	593 59	80	200 30	5	11 70	16	4 10
2,150	4,518 80	1,172	1,764 80	1,267	1,359 70	196	423 35	5	13 80	5	1 25
1,812	3,801 50	764	1,190 00	1,163	1,231 05	194	449 75	2	4 00	1	75
1,215	2,576 50	559	844 05	757	1,059 50	128	325 45	6	15 30	4	3 00
621	1,294 25	330	502 70	493	544 65	75	184 50	3	7 90	1	1 00
535	1,094 85	274	412 15	299	310 35	52	122 55	2	4 60		
399	878 35	172	256 50	178	202 60	45	117 05	3	7 80		
459	904 60	149	223 50	194	220 50	60	144 35	3	8 40	1	25
1,863	4,031 65	968	1,472 55	1,138	1,222 75	144	368 60	57	130 25	6	1 60
6,719	13,954 85	2,551	3,890 15	2,636	2,806 90	177	427 65	29	78 05	75	22 00
675	1,440 08	232	355 45	277	287 25	14	36 75	2	4 00	13	8 10
684	1,440 85	284	449 60	409	600 65	64	202 50	17	43 25	2	50
480	707 15	311	464 50	317	263 90	48	122 85	5	11 65	2	50
401	1,134 65	221	336 55	317	371 80	75	177 20			1	50
1,127	2,314 15	472	739 05	829	850 95	113	246 95			5	4 00
740	1,539 15	370	560 90	530	560 25	96	238 50	1	2 15		
665	1,584 95	387	586 05	487	508 45	71	174 15	24	58 45		
237	493 75	57	90 00	35	35 25	14	37 05	3	8 25	7	3 05
957	2,024 95	602	910 30	551	576 10	95	231 80	2	6 20	1	25
1,657	3,830 21	801	1,235 80	878	903 75	186	423 15	15	34 05	11	3 80
1,709	3,785 02	784	1,183 00	1,174	1,255 60	303	638 80	5	13 55	5	1 25
616	1,327 45	388	587 55	386	583 80	43	129 10	6	20 10	12	7 35
2,639	5,493 55	1,434	2,170 90	1,555	1,616 35	165	394 15	84	217 80	5	1 25
88	176 00	19	28 50	31	31 00	3	4 50	1	2 00		
2,875	6,243 35	1,426	2,173 90	1,561	1,740 75	209	434 75	86	193 50	8	2 00
353	807 80	111	192 55	160	206 95	58	145 90				
549	1,186 50	317	507 70	342	395 75	64	153 45	1	2 15	5	3 00
968	2,018 15	449	679 15	568	599 20	151	349 20	13	28 65		
639	1,379 45	285	454 05	412	464 30	79	232 50				
2,031	4,464 72	1,019	1,565 55	966	1,224 20	132	341 70	12	35 90	7	2 85
1,970	4,095 10	1,147	1,727 30	1,219	1,259 10	144	335 35	5	17 30	12	3 00
289	586 90	116	191 05	150	154 30	10	21 95	26	63 35		
1,653	3,494 00	794	1,215 51	915	969 10	199	469 20	1	3 50	9	2 25
655	1,186 80	234	357 60	358	381 15	53	131 10	21	44 10	1	25
748	1,571 30	137	209 95	113	218 35	47	96 60	4	10 20		
1,104	2,316 45	514	785 80	657	699 60	82	208 15	9	21 85	1	25
677	1,490 35	310	475 00	420	447 20	84	201 55	4	8 00		
347	748 50	151	228 25	200	235 05	46	120 55	3	6 45		
447	907 00	193	288 60	230	232 60	42	83 80	3	7 80	4	1 50
2,016	4,246 52	803	1,217 56	902	985 00	152	372 40	7	19 85	6	2 00
1,623	3,598 10	1,153	1,729 50	1,283	1,399 70	206	487 50	4	13 45	28	7 00
1,760	3,742 90	931	1,402 35	1,117	1,286 00	150	358 10				
435	975 65	127	207 20	139	144 90	29	66 55	4	15 30		
884	1,883 00	445	669 20	457	503 70	92	231 35	5	11 20	21	9 20
1,409	2,932 90	720	1,087 20	844	891 75	96	227 30	3	10 35	2	50
492	1,014 90	264	401 65	396	340 75	71	162 55	1	3 45		
1,305	2,844 90	610	934 30	703	827 80	109	265 00	2	12 25	3	95
611	1,543 50	419	650 10	509	538 85	52	129 85	3	8 60		
575	1,260 60	254	383 30	312	337 95	56	138 25	2	6 60		
2	3 20										
1,387	2,973 35	637	971 35	701	735 45	108	275 30	3	8 40	3	1 50
540	1,236 05	463	719 15	490	502 95	52	113 70	2	4 30		
3,124	6,578 67	1,337	2,050 81	1,817	2,115 10	249	604 93	10	33 40	3	1 00
610	1,280 15	375	577 85	411	449 30	74	177 10	4	10 05		
358	732 30	113	174 25	120	121 30	6	12 00	6	20 85	7	1 75
612	1,249 05	187	283 85	216	224 30	42	78 75			4	2 30
8,892	20,621 90	8,484	12,776 25	5,438	5,783 60			160	572 65	131	34 15
8,764	20,015 05	7,984	11,971 30	5,937	6,346 40	817	2,078 40	27	89 75	71	17 75
824	1,751 80	375	566 15	546	624 25	97	261 25			2	50
2,955	6,718 25	1,643	2,476 75	1,780	1,905 40	167	452 00	8	24 90	15	5 05
3,469	7,241 01	1,651	2,513 60	1,568	1,704 05	209	441 80	20	50 20	54	34 95
650	1,369 85	305	464 50	424	442 30	101	199 90				
1,234	2,680 30	726	1,093 70	847	965 25	126	332 45	1	3 15	1	25
6,782	14,548 89	4,918	7,422 72	3,683	3,941 05	425	930 00	28	96 15	47	11 90
6,329	13,902 18	4,007	6,092 44	2,498	2,720 92	299	669 75	3	9 95	91	26 45
939	1,993 61	437	669 60	532	627 35	80	220 40	7	23 45		
74,669	224,557 86	60,395	83,463 89	58,384	63,703 16	15,713	18,431 35	778	1,894 20	712	196 80



Fees and Emoluments received by the Registrars

Schedule A.—Continued.

Number.	Name of Registry Division.	All other instruments		Abstracts.		Searches.		Fees from other sources not enumerated.
		Number Registered.	Fees therefor.	Number.	Fees therefor.	Number.	Fees therefor.	
			\$ c.		\$ c.		\$ c.	\$ c.
1	Algoma .....	364	629 33	114	169 30	2,194	740 95	120 70
2	Brant .....	333	513 80	110	205 35	2,915	759 05	45 40
3	Bruce .....	318	518 09	990	822 70	924	333 95	109 95
4	Carleton .....	330	651 08	249	323 75	1,677	812 05	89 80
5	Dufferin .....	150	262 45	209	285 55	613	211 15	91 70
6	Dundas .....	115	195 80	29	67 95	302	82 50	16 85
7	Durham, East .....	68	100 40	109	243 90	223	100 18	29 60
8	Durham, West .....	98	156 90	112	192 85	331	149 45	42 65
9	Elgin .....	362	632 45	186	452 00	2,266	721 50	149 40
10	Essex .....	1,539	3,400 95	234	254 80	7,363	2,966 55	167 75
11	Fort William .....	246	385 93	166	202 50	1,413	602 95	78 95
12	Frontenac .....	100	165 90	116	182 85	643	355 50	.....
13	Glengarry .....	142	172 95	56	89 59	419	228 30	38 05
14	Grenville .....	114	238 95	16	56 10	166	95 60	52 25
15	Grey, North .....	246	396 95	385	447 95	965	317 60	63 30
16	Grey, South .....	170	284 90	385	329 15	439	109 45	77 40
17	Haldimand .....	129	213 95	299	258 35	349	170 55	45 85
18	Haliburton .....	42	63 85	67	80 55	171	43 45	41 25
19	Halton .....	149	227 50	617	445 30	1,200	855 45	107 30
20	Hastings .....	374	687 10	577	906 20	1,948	515 43	56 55
21	Huron .....	280	459 75	937	930 15	1,070	303 15	.....
22	Kingston .....	114	203 45	38	75 95	1,153	535 70	.....
23	Kent .....	681	1,193 85	204	262 21	2,287	940 67	100 70
24	Kenora .....	29	43 50	12	18 85	88	57 10	2 75
25	Lambton .....	358	617 75	233	174 60	3,044	1,205 00	80 00
26	Lanark, North .....	116	231 20	133	114 55	452	158 50	31 35
27	Lanark, South .....	159	270 35	41	91 40	721	301 40	.....
28	Leeds .....	181	290 10	137	263 85	1,507	522 05	.....
29	Lennox and Addington .....	94	153 80	45	96 25	973	276 60	101 85
30	Lincoln .....	444	891 65	626	1,316 60	2,227	1,208 55	167 55
31	London .....	414	663 95	48	168 40	2,263	917 70	46 25
32	Manitoulin .....	41	77 45	148	68 55	392	92 85	7 00
33	Middlesex, East and North .....	188	314 65	152	313 10	493	210 85	67 90
34	Middlesex, West .....	107	191 70	230	418 55	410	167 70	67 60
35	Muskoka .....	88	157 15	141	172 05	719	288 35	81 25
36	Norfolk .....	189	337 40	211	558 65	1,720	526 60	72 55
37	Northumberland, East, .....	109	183 30	479	751 86	202	89 10	290 05
38	Northumberland, West .....	42	163 65	233	471 45	502	144 30	26 15
39	Nipissing .....	69	101 50	62	54 90	1,594	254 90	16 25
40	Ontario .....	308	569 28	309	648 20	1,209	420 05	257 95
41	Ottawa .....	513	985 90	431	500 00	3,360	840 00	1,454 80
42	Oxford .....	335	521 20	543	883 95	1,744	483 50	173 95
43	Parry Sound .....	55	81 30	91	169 10	863	237 55	180 95
44	Peel .....	221	365 40	184	276 25	287	114 80	34 15
45	Perth, North .....	218	366 90	277	289 80	1,200	310 75	83 85
46	Perth, South .....	70	127 05	153	154 40	240	60 00	47 05
47	Peterborough .....	305	514 15	147	318 90	1,580	820 15	215 40
48	Prescott .....	114	213 55	108	166 55	316	137 10	124 25
49	Prince Edward .....	186	332 90	82	101 45	472	169 00	33 40
50	Rainy River .....	26	37 00	3	1 15	12	3 25	6 25
51	Renfrew .....	245	395 80	481	389 40	883	220 75	103 30
52	Russell .....	54	85 75	311	523 25	383	96 45	266 00
53	Simcoe .....	562	872 10	822	1,758 66	6,340	1,217 70	84 65
54	Stormont .....	119	205 18	86	170 45	797	297 05	141 70
55	Sudbury .....	128	181 75	161	120 50	316	111 00	25 65
56	Temiskaming .....	.....	.....	.....	.....	.....	.....	.....
57	Thunder Bay .....	187	285 95	133	289 55	674	355 20	180 00
58	Toronto, East .....	3,741	5,181 95	704	1,884 90	10,752	5,586 55	.....
59	Toronto, West .....	3,472	5,490 95	601	1,418 95	10,822	6,216 50	.....
60	Victoria .....	124	232 00	52	111 45	1,201	335 90	41 05
61	Waterloo .....	423	632 40	226	335 65	1,748	820 50	63 65
62	Welland .....	531	979 23	1,231	1,804 85	3,036	936 60	298 20
63	Wellington, North .....	112	182 55	242	351 15	200	95 50	62 55
64	Wellington, South and Centre .....	324	576 45	111	210 15	2,185	825 20	96 25
65	Wentworth .....	1,752	3,072 28	1,611	2,961 95	10,477	4,087 05	.....
66	York, East and West .....	1,714	3,330 02	203	620 38	10,408	4,000 40	159 15
67	York, North .....	173	291 05	176	311 20	868	486 30	.....
		27,004	23,099 01	19,315	29,088 90	119,382	45,656 23	5,677 10

of Deeds for the Province of Ontario, etc.—Continued.

Schedule A.—Continued.

Amount received for work done for muni- cipalities. See 107	Fees earned and not received.	Earned in Land Titles Office.	Earned in Registry Office.	Gross amount of fees earned for 1919.	Gross amount of Fees for 1918.	Gross amount of Fees for 1917.	Amount Paid Senior Deputy	Amount Paid Junior Deputy	
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
	95 00			5,981 02	4,306 71	3,422 10	945 65		1
				9,605 30	6,086 15	4,212 35			2
	14 70			8,483 74	6,064 05	4,573 20	1,300 00		3
				6,716 13	4,879 65	4,139 36	1,438 50		4
				3,385 85	2,470 65	1,682 25	1,100 00		5
				2,307 60	1,854 20	1,241 10	700 00		6
				1,936 38	1,445 25	1,036 05	540 00		7
	330 15			2,043 45	1,301 83	958 43	275 00		8
17 65				9,182 75	5,954 05	4,675 27	1,300 00		9
				27,971 65	15,016 95	12,634 85	1,990 00		10
		1,437 38	3,405 96	* 4,843 34	* 4,801 59	† 1,485 80			11
	337 80			3,464 50	2,612 90	1,882 98		440 00	12
	215 02			2,099 44	1,672 85	1,414 35	500 00	300 00	13
				2,467 45	1,878 65	1,399 80	312 00		14
	1,015 05			5,380 90	3,591 50	3,069 15	468 00		15
	781 15			3,710 15	2,891 75	2,362 85	700 00		16
	345 84			3,616 75	2,312 93	1,936 60	900 00		17
				898 75	742 95	908 71			18
	23 24			5,385 15	3,332 00	3,089 40	763 20	565 15	19
	753 66			8,600 04	6,926 75	5,675 48	1,500 00		20
	1,476 60			8,572 27	6,118 10	4,450 37	1,066 67		21
30 75				3,473 30	2,311 35	1,823 05	268 82		22
				12,391 42	7,943 37	8,148 85	1,600 00	700 00	23
		1,432 55	364 20	* 1,796 75	* 1,339 74	† 223 05			24
	400 00			12,865 60	7,336 61	5,596 09	1,092 00		25
				1,888 80	1,369 25	1,005 70	286 00		26
	164 80			2,922 75	2,097 80	1,523 45	500 00		27
	2 00			4,754 50	3,479 70	2,451 67	1,110 00		28
	99 55			3,140 80	2,403 10	1,774 15	850 00		29
53 15	709 50			11,219 27	6,770 80	5,786 85	322 00	861 50	30
95 55				9,233 45	4,138 05	3,215 40		572 00	31
	7 80	49 10	1,271 55	* 1,320 65	* 1,263 02	† 857 49	600 00		32
2 15	12 30			7,060 06	4,480 68	3,406 97	460 00		33
	260 75			2,978 55	2,618 65	1,673 25	350 00	200 00	34
	92 00	1,059 87	2,827 50	* 3,887 37	* 3,213 86	† 1,593 90	1,300 00		35
				5,531 30	3,632 55	2,873 40	1,200 00	600 00	36
	85 00			3,936 41	2,548 75	2,155 71	150 00		37
				2,144 45	1,375 15	1,143 25	250 00	41 40	38
		2,338 36	1,948 85	† 4,287 21	† 2,800 92	† 807 15			39
				8,738 91	5,048 93	3,767 85	1,230 00		40
168 20				11,039 00	6,864 30	5,736 25	1,980 00		41
				8,851 95	5,806 65	4,530 20	1,200 00		42
	85 70			2 084 80	1,844 50	1,287 70			43
	120 25			4,098 25	2,212 35	1,834 40	960 00		44
31 25	287 10			6,201 25	4,214 95	3,225 30	780 00		45
				2,311 80	1,743 60	1,267 65	575 00		46
				6,796 80	5,173 47	3,838 72	1,360 00		47
	134 20			3,512 35	2,770 60	2,436 20	740 00		48
	22 25			2,763 45	1,945 65	1,277 50	800 00		49
		2,838 20	52 85	* 2,891 05	* 2,354 50	† 33 35	900 00		50
	25 00			6,086 75	5,019 20	3,997 85	850 00		51
	168 73			3,547 60	2,700 05	2,495 80	750 00		52
	1,000 00			15,328 02	10,684 86	7,505 86	1,312 50	1,074 50	53
				3,320 33	2,381 15	1,775 47	527 00	360 00	54
		3,691 10	1,501 35	* 5,192 45	* 4,298 87	* 3,730 94	1,130 00		55
		11,184 17	44 00	* 11,228 17	* 7,489 02	† 65 00			56
30 60		734 60	2,948 95	* 3,683 55	* 3,123 25	* 5,981 69			57
476 50				52,441 95	24,965 70	18,625 75	3,780 00	2,221 97	58
				53,645 05	26,482 00	19,952 55	3,535 75	2,269 75	59
	51 40			3,924 35	3,166 30	2,443 50	700 00		60
	814 60			13,436 70	7,153 95	5,793 80	1,900 00		61
	1,496 29			16,004 49	11,025 57	9,090 86	1,200 00	467 00	62
	10 00			3,168 10	2,449 75	1,807 70	680 00		63
				6,783 15	4,115 15	2,907 85	520 00	520 00	64
530 10	2,454 40			37,083 99	21,000 61	17,246 32	3,349 97	1,300 01	65
				31,561 64	16,935 38	12,844 30	2,470 00		66
				4,622 96	3,207 73	2,216 35	600 00		67
1,435 90	7,714 98	24,765 33	19,549 62	551,832 18	343,562 80	256,640 69	59,788 06	12,493 28	

\*Fees of Land Titles Office included—8 Geo. V, cap. 27, sec. 20; also R.S.O., cap. 124, sec 109, and 4 Geo. V, cap. 33, sec. 5.  
†Includes the Fees of Land Titles and Registry Office, all of which are remitted monthly to the Provincial Treasurer.  
‡Fees of Land Titles Office not included.



Fees and Emoluments received by the Registrars of Deeds for the Province of Ontario, etc.—Continued.

Schedule A.—Continued.

Number.	Name of Registry Division.	Other charges in connection with office	Surplus paid to Municipality or the Province under Section 101 or Section 109 of the Registry Act.			Net amount to Registrar.		
			Amount for 1919	Amount for 1918	Amount for 1917	Amount for 1919	Amount for 1918	Amount for 1917
		\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1	Algoma .....	703 62	965 87	295 75	.....	3,365 88	2,690 11	2,127 60
2	Brant .....	2,283 00	2,990 07	929 08	511 43	4,332 23	3,329 07	2,340 92
3	Bruce .....	1,105 29	1,870 60	808 78	602 82	4,207 85	3,208 78	2,244 16
4	Carleton .....	364 01	1,256 81	450 75	388 43	3,656 81	2,850 75	1,923 76
5	Dufferin .....	375 81	41 00	.....	.....	1,869 04	1,354 48	907 47
6	Dundas .....	12 00	9 56	.....	.....	1,586 04	1,292 20	679 10
7	Durham, East .....	.....	.....	.....	.....	1,396 38	905 25	616 05
8	Durham, West .....	287 00	.....	.....	.....	1,481 45	871 83	741 43
9	Elgin .....	1,044 57	2,554 37	1,195 42	848 51	4,283 81	3,595 41	2,728 40
10	Essex .....	4,693 86	15,559 02	5,421 48	4,596 77	5,728 77	4,602 39	3,292 83
11	Fort William .....	1,729 05	357 15	369 13	.....	2,757 14	2,769 13	853 94
12	Frontenac .....	346 50	203 40	23 50	.....	2,474 60	1,712 31	999 98
13	Glengarry .....	12 00	.....	.....	.....	1,287 44	1,160 85	966 10
14	Grenville .....	129 00	55 29	15 96	.....	1,971 16	1,643 69	1,180 80
15	Grey, North .....	1,054 50	729 20	147 90	89 58	3,129 20	2,341 60	1,731 82
16	Grey, South .....	219 03	237 34	59 29	.....	2,553 78	1,837 16	1,207 76
17	Haldimand .....	423 09	108 73	.....	.....	2,184 93	1,341 43	782 94
18	Haliburton .....	45 00	.....	.....	.....	853 75	707 95	783 71
19	Halton .....	83 95	786 42	139 00	125 98	3,186 43	2,306 00	1,981 62
20	Hastings .....	1,002 55	1,887 74	1,042 18	1,128 49	4,209 75	3,442 17	2,486 01
21	Huron .....	592 65	2,621 66	1,139 15	592 08	4,291 29	3,539 15	2,366 24
22	Kingston .....	348 97	256 65	37 45	.....	2,598 86	1,837 11	1,343 53
23	Kent .....	1,622 81	4,021 75	1,404 76	2,474 19	4,446 87	3,804 76	2,964 66
24	Kenora .....	871 85	.....	.....	.....	924 90	517 69	114 13
25	Lambton .....	4,144 50	3,266 19	841 55	905 09	4,362 91	3,241 56	1,650 00
26	Lanark, North .....	.....	10 28	.....	.....	1,592 52	1,297 25	935 70
27	Lanark, South .....	.....	134 55	9 78	.....	2,288 20	1,588 02	1,323 45
28	Leeds .....	359 97	446 76	82 45	20 09	2,846 77	2,242 10	1,680 88
29	Lennox and Addington .....	162 00	75 76	21 36	.....	2,053 04	1,692 24	1,094 65
30	Lincoln .....	1,378 62	4,191 43	1,168 98	1,246 91	4,465 72	3,568 97	2,658 41
31	London .....	49 00	4,151 20	661 02	310 67	4,461 25	3,061 03	2,507 73
32	Manitoulin .....	50 60	.....	.....	.....	670 05	942 52	536 99
33	Middlesex, East and North .....	670 00	1,765 03	282 20	200 90	4,165 03	2,658 48	2,028 07
34	Middlesex, West .....	12 00	133 31	61 33	.....	2,283 24	1,995 32	1,111 25
35	Muskoka .....	166 66	134 14	37 78	.....	2,286 57	1,850 08	993 90
36	Norfolk .....	15 00	658 15	55 11	.....	3,058 15	1,970 44	1,451 40
37	Northumberland, East, .....	912 00	262 32	41 68	4 87	2,612 09	1,875 07	1,543 84
38	Northumberland, West .....	.....	35 30	.....	.....	1,817 75	1,135 15	758 25
39	Nipissing .....	\$ 5,033 23	.....	.....	.....	* 3,000 00	* 3,000 00	3,000 00
40	Ontario .....	725 90	2,504 70	506 72	267 25	4,278 31	2,906 71	1,832 10
41	Ottawa .....	1,132 25	3,534 07	1,023 98	1,049 16	3,423 68	3,423 97	2,214 89
42	Oxford .....	952 50	2,429 50	650 00	682 98	4,269 95	3,050 40	2,515 45
43	Parry Sound .....	383 00	20 18	12 15	.....	1,681 62	1,619 35	871 70
44	Peel .....	254 00	265 27	.....	.....	2,618 98	1,236 35	858 40
45	Perth, North .....	462 90	1,279 17	429 70	190 04	3,679 18	2,829 70	2,129 96
46	Perth, South .....	.....	23 68	.....	.....	1,713 12	1,223 60	747 65
47	Peterborough .....	853 00	1,091 90	488 24	319 83	3,491 90	2,888 23	2,022 89
48	Prescott .....	317 00	141 07	32 36	17 42	2,314 28	1,791 24	1,656 78
49	Prince Edward .....	103 45	36 00	.....	.....	1,824 00	1,195 65	656 80
50	Rainy River .....	.....	49 10	26 35	.....	1,941 95	1,737 15	33 35
51	Renfrew .....	861 00	987 88	537 10	412 98	3,387 87	2,937 10	2,204 32
52	Russell .....	12 00	235 68	43 50	23 08	2,549 92	1,891 55	1,707 72
53	Simcoe .....	2,968 75	5,375 04	1,900 05	1,662 48	4,597 23	4,211 12	1,591 28
54	Stormont .....	17 00	133 27	5 21	.....	2,283 06	1,546 94	1,107 43
55	Sudbury .....	1,010 00	326 22	203 66	72 18	2,726 23	2,475 21	2,038 76
56	Temiskaming .....	4,180 00	2,743 36	804 51	.....	4,304 81	3,204 51	65 00
57	Thunder Bay .....	1,234 42	139 83	74 88	672 57	2,309 30	2,069 52	3,072 57
58	Toronto, East .....	13,269 55	26,253 84	7,057 89	3,103 88	6,917 09	4,784 21	4,344 87
59	Toronto, West .....	13,600 25	27,215 37	6,992 60	1,705 07	7,023 93	4,776 95	4,105 08
60	Victoria .....	527 50	209 05	43 87	.....	2,487 80	894 83	1,215 90
61	Waterloo .....	2,386 10	4,635 54	697 70	1,008 46	4,515 06	3,097 70	1,868 44
62	Welland .....	3,195 24	6,428 03	2,812 64	2,787 23	4,714 22	4,312 51	2,900 89
63	Wellington, North .....	336 00	80 42	.....	.....	2,071 68	1,425 75	895 70
64	Wellington, South and Centre .....	300 70	1,521 23	367 57	65 57	3,921 22	2,767 58	2,012 28
65	Wentworth .....	6,744 67	19,520 41	7,015 33	4,455 28	6,168 93	4,779 48	4,495 04
66	York, East and West .....	6,381 00	16,839 57	5,164 71	3,966 49	5,871 07	4,573 85	2,417 14
67	York, North .....	442 43	590 26	149 92	4 72	2,990 27	2,349 70	1,542 51
		85,290 84	161,077 96	51,780 96	53,069 55	212,138 47	160,326 68	111,655 63

\*Salary paid Mr. Deacon by the Province, Order in Council, 31st October, 1914.  
The salaries and expenses of Land Titles and Registry Offices are paid by the Province, Order in Council, 31st October, 1914.

SCHEDULE B—Showing the Number and Aggregate Amount of Mortgages Registered

Number	Registry Division	For Nominal consideration or amount not specified	For \$1,000 or under	Over \$1,000 and not exceeding \$2,000	Over \$2,000 and not exceeding \$5,000	Over \$5,000	Total Number	Aggregate Amount
1	Algoma	13	218	124	79	8	442	\$652,646 42
2	Brant	4	424	434	245	65	1,172	2,376,504 69
3	Bruce	8	217	218	267	54	764	1,694,643 58
4	Carleton	6	219	155	141	38	539	1,117,881 00
5	Dufferin	1	85	79	144	21	330	792,418 96
6	Dundas	8	86	81	86	13	274	618,515 00
7	Durham, East	1	65	39	49	18	172	432,230 45
8	Durham, West		48	39	43	19	149	367,091 00
9	Elgin	3	325	288	283	55	964	1,983,038 14
10	Essex	9	586	799	900	255	2,549	7,564,489 88
11	Fort William	9	111	66	35	10	231	369,887 38
12	Frontenac	2	110	67	91	14	284	549,823 00
13	Glengarry		121	74	99	17	311	635,719 00
14	Grenville		98	72	43	8	221	366,330 00
15	Grey, North	3	121	130	193	25	472	1,032,637 58
16	Grey, South	7	115	111	119	18	370	756,364 50
17	Haldimand	1	142	114	113	17	387	776,412 00
18	Haliburton		37	13	7		57	62,592 00
19	Halton	10	142	152	182	57	543	1,465,822 19
20	Hastings	4	364	212	174	47	801	1,661,270 23
21	Huron	8	212	198	308	59	785	1,907,562 75
22	Kingston		139	133	96	20	388	787,936 00
23	Kent	2	510	352	355	199	1,419	3,714,583 85
24	Kenora		11	6	2		19	21,382 70
25	Lambton	6	442	432	460	85	1,425	3,030,080 62
26	Lanark, North	2	56	22	25	5	110	176,211 19
27	Lanark, South	17	98	101	84	17	317	673,585 44
28	Leeds	2	19	14	16	3	54	113,925 00
29	Lennox and Addington		104	67	100	14	285	704,664 80
30	Lincoln	4	289	335	319	72	1,019	2,162,145 26
31	London	2	369	428	298	49	1,147	2,308,715 97
32	Manitoulin	1	67	19	27	2	116	164,233 00
33	Middlesex, East & North		230	207	230	63	730	1,754,714 40
34	Middlesex, West		67	56	63	11	197	413,894 00
35	Muskoka		86	28	17	6	137	212,385 25
36	Norfolk		230	122	124	35	311	992,237 00
37	Northumberland, East	2	116	89	84	19	310	603,254 00
38	Northumberland, West		56	32	50	9	147	337,736 00
39	Nipissing	9	87	50	44	3	193	278,362 45
40	Ontario		320	229	196	58	803	1,738,492 79
41	Ottawa	5	292	272	456	178	1,203	4,877,697 03
42	Oxford	5	272	271	239	144	931	2,273,357 00
43	Parry Sound	2	81	29	13	2	127	143,396 89
44	Peel	8	134	107	115	81	445	2,200,974 25
45	Perth, North	2	176	267	231	42	718	1,575,544 04
46	Perth, South	4	90	89	62	13	258	598,700 00
47	Peterborough	6	237	193	137	37	610	1,281,948 14
48	Prescott		156	118	122	23	419	863,604 78
49	Prince Edward	2	78	73	79	22	254	585,250 80
50	Rainy River							
51	Renfrew	23	287	148	140	39	637	1,410,656 89
52	Russell	2	145	104	101	27	379	829,794 35
53	Simcoe	5	565	340	318	109	1,337	3,296,626 01
54	Stormont	2	182	98	71	22	375	674,300 25
55	Sudbury		48	26	32	7	113	240,978 86
56	Temiskaming							
57	Thunder Bay	5	82	63	33	4	187	287,021 70
58	Toronto, East		1,793	3,606	2,475	607	8,481	25,684,465 00
59	Toronto, West	24	1,650	2,976	2,748	583	7,981	19,786,363 00
60	Victoria		140	89	105	40	374	873,641 65
61	Waterloo	15	430	633	464	101	1,643	3,950,284 47
62	Welland	8	620	558	425	37	1,648	2,900,420 00
63	Wellington, North	2	79	80	118	26	305	718,836 00
64	Wellington, S. & Centre	8	250	227	197	44	726	1,674,256 11
65	Wentworth	43	1,815	1,591	1,247	223	4,910	12,633,034 00
66	York, East and West		1,782	1,395	640	190	4,007	7,119,794 00
67	York, North		172	118	95	52	437	986,485 20
	Total	304	18,708	23,459	21,354	3,650	132,534	89,429,581 36



SCHEDULE C

Shewing the Earnings, Disbursements, and Net Incomes of the Registrars of Deeds for the year ending December 31st, 1919, and the sums payable under Section 101 of The Registry Act

No.	Registry Division	Where Office Situate	Registrar	Gross Earnings	Disbursements	Net Income	Percentage under Sec. 101	Net for Registrar	No.
1	Algoma.....	Sault Ste. Marie.....	H. J. Moorehouse.....	\$ 5,981 02	\$ 1,649 27	\$ 4,331 75	\$ 965 87	\$ 3,365 88	1
2	Brant.....	Brantford.....	A. Graham.....	9,605 30	2,283 00	7,322 30	2,990 07	4,332 23	2
3	Bruce.....	Walkerton.....	W. H. McFarlane.....	8,483 74	2,405 29	6,078 45	1,870 60	4,207 85	3
4	Carleton.....	Ottawa.....	*Miss L. Coffey, Deputy..	5,892 71	1,538 84	} 4,913 62	} 1,256 81	} 3,656 81	4
5	Dufferin.....	Orangeville.....	*R. H. McElroy.....	823 42	263 67				5
			†D. J. Hunter.....	2,548 60	1,068 70				
6	Dundas.....	Morrisburg.....	F. J. Patterson.....	837 25	407 11	} 1,910 04	} 41 00	} 1,869 04	6
7	Durham E.....	Port Hope.....	R. J. Dillen.....	2,307 60	712 00				7
8	Durham W.....	Bowmanville.....	Wm. H. Scott.....	1,936 38	540 00				8
9	Elgin.....	St. Thomas.....	S. Pollard.....	2,043 45	562 00	1,481 45	.....	1,481 45	9
10	Essex.....	Sandwich.....	J. H. Coyne.....	9,182 75	2,344 57	6,838 18	2,554 37	4,283 81	10
11	Fort William.....	Fort William.....	J. O. Reaume.....	27,971 65	6,683 86	21,287 79	15,559 02	5,728 77	11
12	Frontenac.....	Kingston.....	J. E. Swinburne.....	24,843 34	1,729 05	23,114 29	357 15	2,757 14	12
13	Glengarry.....	Alexandria.....	W. J. Gibson.....	3,464 50	786 50	2,678 00	203 40	2,474 60	13
14	Grenville.....	Prescott.....	J. A. McRae.....	2,099 44	812 00	1,287 44	.....	1,287 44	14
15	Grey N.....	Owen Sound.....	W. S. Johnston.....	2,467 45	441 00	2,026 45	55 29	1,971 16	15
16	Grey S.....	Durham.....	Geo. P. Creighton.....	5,380 90	1,522 50	3,858 40	729 20	3,129 20	16
17	Haldimand.....	Cayuga.....	A. H. Jackson.....	3,710 15	919 03	2,791 12	237 34	2,553 78	17
18	Haliburton.....	Minden.....	P. R. Howard.....	3,616 75	1,323 09	2,293 66	108 73	2,184 93	18
19	Halton.....	Milton.....	E. C. Young.....	898 75	45 00	853 75	.....	853 75	19
20	Hastings.....	Belleville.....	V. Chisholm.....	5,385 15	1,412 30	3,972 85	786 42	3,186 43	20
21	Huron.....	Goderich.....	S. Russell.....	8,600 04	2,502 55	6,097 49	1,887 74	4,209 75	21
22	Kingston.....	Kingston.....	W. Coats.....	8,572 27	1,659 32	6,912 95	2,621 66	4,291 29	22
23	Kent.....	Chatham.....	J. P. Gildersleeve.....	3,473 30	617 79	2,855 51	256 65	2,598 86	23
24	Kenora.....	Kenora.....	A. J. Dunn.....	12,391 43	3,922 81	8,468 62	4,021 75	4,446 87	24
25	Lambton.....	Sarnia.....	C. W. Chadwick.....	21,796 75	871 85	20,924 90	.....	924 90	25
26	Lanark N.....	Almonte.....	A. MacLean.....	12,865 60	5,236 50	7,629 10	3,266 19	4,362 91	26
27	Lanark S.....	Perth.....	H. C. Bowland.....	1,888 80	286 00	1,602 80	10 28	1,592 52	27
28	Leeds.....	Brockville.....	Jas. Armour.....	2,922 75	500 00	2,422 75	134 55	2,288 20	28
			†J. T. Gallagher.....	4,116 25	1,293 95	} 3,293 53	} 446 76	} 2,846 77	
29	Lennox and Addington..	Napanee.....	Geo. E. Davis, Deputy..	638 25	167 02				29
30	Lincoln.....	St. Catharines.....	G. S. Reid.....	3,140 80	1,012 00	2,128 80	75 76	2,053 04	30
31	London.....	London.....	C. E. Fisher.....	11,219 27	2,562 12	8,657 15	4,191 43	4,465 72	31
			R. H. Dignan.....	9,233 45	621 00	8,612 45	4,151 20	4,461 25	

32	Manitoulin .....	**C. C. Platt.....	21,320 65	650 60	2670 05	.....	670 05	32
33	Middlesex E. & N.....	Jas. H. Marshall .....	3,235 45	647 00	} 5,930 06	1,765 03	4,165 03	33
		Miss M. V. Walker.....	3,824 61	483 00				
34	Middlesex W.....	R. Dunlop .....	2,978 55	562 00	2,416 55	133 31	2,283 24	34
35	Muskoka .....	J. E. Lount .....	23,887 37	1,466 66	22,420 71	134 14	2,286 57	35
36	Norfolk.....	W. M. McGuire.....	5,531 30	1,815 00	3,716 30	658 15	3,058 15	36
37	Northumberland E.....	A. G. Willoughby .....	3,936 41	1,062 00	2,874 41	262 32	2,612 09	37
38	Northumberland W .....	H. McCullough.....	2,144 45	291 40	1,853 05	35 30	1,817 75	38
39	Nipissing .....	†J. M. Deacon.....	24,287 21	25,033 23	.....	.....	3,000 00	39
40	Ontario .....	G. W. Dryden .....	8,738 91	1,955 90	6,783 01	2,504 70	4,278 31	40
41	Ottawa .....	J. P. Fisher.....	11,039 00	3,112 25	7,926 75	3,534 07	4,392 68	41
42	Oxford .....	G. R. Pattullo.....	8,851 95	2,152 50	6,699 45	2,429 50	4,269 95	42
43	Parry Sound.....	C. Gillespie.....	2,084 80	383 00	1,701 80	20 18	1,681 62	43
44	Peel .....	F. J. Jackson.....	4,098 25	1,214 00	2,884 25	265 27	2,618 98	44
45	Perth N .....	Jas. Steele .....	6,201 25	1,242 90	4,958 35	1,279 17	3,679 18	45
46	Perth S.....	H. F. Sharp .....	2,311 80	575 00	1,736 80	23 68	1,713 12	46
47	Peterborough .....	B. Morrow .....	6,796 80	2,213 00	4,583 80	1,091 90	3,491 90	47
48	Prescott .....	F. W. Thistlethwaite .....	3,512 35	1,057 00	2,455 35	141 07	2,314 28	48
49	Prince Edward.....	†W. MacKenzie .....	2,763 45	903 45	1,860 00	36 00	1,824 00	49
50	Rainy River .....	W. J. Keating .....	22,891 05	900 00	21,991 05	49 10	1,941 95	50
51	Renfrew .....	R. A. Campbell .....	6,086 75	1,711 00	4,375 75	987 88	3,387 87	51
52	Russell .....	J. A. Gamble .....	3,547 60	762 00	2,785 60	235 68	2,549 92	52
53	Simcoe .....	R. J. Sanderson .....	15,328 02	5,355 75	9,972 27	5,375 04	4,597 23	53
54	Stormont .....	J. C. Alguire.....	3,320 33	904 00	2,416 33	133 27	2,283 06	54
55	Sudbury .....	S. Fournier.....	25,192 45	2,140 00	23,052 45	326 22	2,726 23	55
56	Temiskaming .....	W. H. Lewis.....	211,228 17	4,180 00	27,048 17	2,743 36	4,304 81	56
57	Thunder Bay.....	J. M. Munro.....	23,683 55	1,234 42	22,449 13	139 83	2,309 30	57
58	Toronto E.....	Peter Ryan.....	52,441 95	19,271 02	33,170 93	26,253 84	6,917 09	58
59	Toronto W.....	R. H. Bowes.....	53,645 05	19,405 75	34,239 30	27,215 37	7,023 93	59
60	Victoria .....	C. D. Barr.....	3,924 35	1,227 50	2,696 85	209 05	2,487 80	60
61	Waterloo .....	O. S. Eby.....	13,436 70	4,286 10	9,150 60	4,635 54	4,515 06	61
62	Welland .....	J. C. Crow .....	16,004 49	4,862 24	11,142 25	6,428 03	4,714 22	62
63	Wellington .....	Jas. Tucker.....	3,168 10	1,016 00	2,152 10	80 42	2,071 68	63
64	Wellington S. & C.....	H. Hortop.....	6,783 15	1,340 70	5,442 45	1,521 23	3,921 22	64
65	Wentworth .....	R. K. Hope .....	37,083 99	11,394 65	25,689 34	19,520 41	6,168 93	65
66	York E. & W .....	W. J. Hill.....	31,561 64	8,851 00	22,710 64	16,839 57	5,871 07	66
67	York N.....	J. D. McKay .....	4,622 96	1,042 43	3,580 53	590 26	2,990 27	67

\*Mr. McElroy was appointed by O-in-C. 15th October, 1919, assumed office November 16th, 1919 and died 20th January, 1920.

†Mr. Hunter resigned, Mr. Patterson assumed office September 15th.

‡Land Titles Office included, 8 Geo. V. Cap 27, sec. 20.

§Mr. Gallagher died November 19th, 1919.      \*\*Appointed by O-in-C. 19th February, 1919.

|| Mr. Marshall died June 6th, and his Deputy Miss Walker, appointed by O-in-C. 18th December, 1919.

+Fees of the Registry and Land Titles offices are remitted monthly by Mr. Deacon to the Provincial Treasurer.      Mr. Deacon and staff receive salaries O-in-C. 31st October 1914.

- Mr. MacKenzie died 17th January, 1920.      °Salary of Registrar O-in-C. 31st October, 1914.



## APPENDIX "D."

## MUNICIPAL PLANS OF LAND.

BY MR. J. C. CROW, Registrar of Deeds at Welland, and published in  
*The Municipal World* for January, 1920.

## THEIR PREPARATION AND PURPOSE.

Maps or plans of land occupy a large place in Registry Offices, and in the investigation of land titles. Trace the title of any plot of land you like back to its beginning and you will find that it has its origin in a map of some survey made creating the parcel or some larger parcel from which it has been severed.

## THE CROWN SURVEYS.

As the first municipalities under our municipal system were the townships, so the first plans were the maps of those townships, showing how the Crown Surveyors laid them out into lots and highways.

These original plans have some good features: highways of uniform width always parallel to each other and straight; lots always of same frontage and depth and hence same area; highways intersect at right angles and generally run with the compass, due east and west, and north and south, etc.

While the Crown lots remained unbroken, these original surveys were sufficient. Soon, however, conditions changed. Needed population came, hamlets began to form here and there, and a demand arose for small lots.

## SUBDIVISION PLANS.

The law, anticipating this very condition, came to the aid of the owner by empowering him to call in a surveyor and have his land re-surveyed into smaller lots.

These new subdivision plans, when duly registered in the Registry Office, were and are as valid and binding as the Crown plans which they supersede.

Those owners who desired uniformity—lots of equal frontage and depth, with suitable highways or streets at convenient intervals, etc., and had an eye as well to possible future town and even city needs in these particulars, gladly availed themselves of this feature of the law and had their lands subdivided.

Others, who saw no need of plans or harmony, carved off the fronts of their farms indiscriminately and deeded them by metes and bounds in all manner of shapes and sizes. The irregular misfit lots and blocks which are such eyesores on most municipal plans were born right here.

A fault, too, with subdivision plans in the past has been that few of them harmonized with other plans adjacent to them in the matter of the position, width, and direction of the streets, the sizes of the lots, etc.

The Planning and Development Act now seeks to correct these defects.

## MUNICIPAL PLANS.

Then, when these subdivision plans have become numerous in any locality and the public convenience requires that they be consolidated into one complete plan; or, on the other hand, when confusion is caused by the lack of proper registered

subdivision plans, the law, in either situation, provides a remedy by authorizing the council or the County Judge to order a proper plan of the locality made and registered, regardless of what the attitude may be of the owners of the property.

This would be a municipal plan. Section 88, with its seventeen subsections, deals with various situations that may arise. They may be classified as follows:

1. A plan of an entire city, town, or village.

By Subsection (1) the council of a city, town, or incorporated village may order a plan made of such city, town, or village. Such a plan must embrace the whole municipality whether it has been subdivided by private plans or not, as Subsection (11) requires it not only to reproduce all the registered subdivision plans, but also such other subdivisions of land as appear from the instruments, i.e., the deeds conveying them. This obviously would include the whole area of the municipality, as without doubt it has all been deeded at some time or other. Consistent with this view is Subsection (8), which imposes the expense of such a plan upon the whole municipality, exempting nobody. All must pay, as all are benefited.

These plans of entire municipalities, made chiefly for purposes of ready reference, are commonly called "corporation plans." Authority is not given a council to order a plan of a part only of a city, town, or incorporated village.

2. A plan of a country village.

The same Subsection (1) authorizes a township council to order a plan of an unincorporated "territory" (i.e., a country village), and Subsection (11) similarly requires it also to include the whole village ("territory") whether previously subdivided or not, as in the case of city or town plans. A separate sub-clause (5) deals with the cost of this plan when levied, imposing it, at the option of the municipality, upon all the rateable property in the "territory." Here again all benefit, hence all must pay.

3. Unregistered plans in townships.

While the law now (see Section 84) will not allow an instrument to be recorded which refers to an unregistered plan, it could not always have been so, as this awkward situation is still found in some of the municipalities, making it difficult to easily identify the parcels so sold.

Subsection (10) provides a remedy for this in the townships. The township council may order a plan of the land in the unregistered plan made and registered, and shall charge the cost of the same to the land dealt with (whose owner has been negligent).

The section is not clear as to whether the new plan is to include all the lots in the unregistered plan, or only that portion of same which has been conveyed by registered deeds; but preferably the latter, as by Subsection (11) the boundaries and dimensions of the lots are to be got from these deeds. Moreover, the old plan might not be in existence.

As the land in these old unregistered plans is almost invariably located in what have grown to be country villages, it will be better to proceed under Subsection (1) than Subsection (10), as the former, taking in the whole village as it does, will include these old plans, while the latter, as intimated, is doubtful in its scope.

I notice that Section 87 of the Act deals with older unregistered plans without the intervention of the council or the Judge.



Subsection (10) does not give like power to a city, town, or village council. That is unnecessary, because the matter will remedy itself in a city, town, or village when the council orders the corporation plan above outlined under the powers given them in Subsection (1), for a corporation plan, as already noted, must embrace the whole city, town, or village.

#### PLANS BY THE COUNTY JUDGE.

Then Subsection (13) deals with two other situations very common in all the municipalities, whether city, town, village, or township. They are:

4. Land sold off without regard to plans.

That is, where the private owner, ignoring plans altogether, has sold off some portion of his land in small lots or parcels by metes and bounds given in the deeds, or in any other manner; and

5. Sales of parts of lots on registered plans.

Viz.: Where owners of lots on duly registered subdivision plans have severed and sold off parts of such lots, and these severed portions have no separate numbers or place on the plan.

Both those situations would be dealt with were an entire corporation or "territory" plan being made under Subsection (1). As city, town, and village councils, however, cannot authorize partial plans; and as they but infrequently order entire plans, this clause empowering the Judge to deal directly with the situation at any time in the interval upon request by the Inspector, is most timely.

As already remarked, the Judge has jurisdiction in any and all of the municipalities and may apportion the costs as he deems just ( Subsection 4).

Here, too, the boundaries of lots will be ascertained from the records in the Registry Office, i.e., from the deeds, or if deeds are faulty, from actual survey if necessary, and the lots shall be numbered.

This plan does not create the lots, but merely plots the lots already created by the deeds.

#### NUMBERING THE LOTS.

The lots in partial plans ordered by the Judge under Subsection (13) must be numbered, and by an amendment just made (in 1919) to Subsection (11) the lots shown on plans authorized by councils must also be numbered.

The powers here given the Judge must not be confused with those given him as to subdivision plans under Section 86 (1).

#### FIVE KINDS OF MUNICIPAL PLANS.

Thus we find that Section 88 authorizes five distinct kinds of what we may properly term municipal plans.

Three of them emanate from the councils having jurisdiction, viz.:

(a) Of entire cities, towns, and incorporated villages.

(b) Of entire country villages.

(c) Of unregistered plans in townships.

And two from the County Judge, viz.:

(d) Of isolated parcels sold regardless of plans.

(e) Of isolated parcels which have been severed from lots on registered plans.

They seem to meet every troublesome situation.

It is noticeable that the councils can deal only with complete plans—plans of entire cities, towns, villages, and territories; and that the Judge is restricted to individual, isolated cases—call them partial plans.

Also note that the Judge acts only on application of the Inspector, but the councils must, or under Subsection (10) may, act if requested by the Inspector *or any person interested*. The Inspector's powers are unrestricted. He may institute proceedings in all cases. He may even order new surveys made under Section 28 (5).

#### WHEREIN PRIVATE AND MUNICIPAL PLANS DIFFER.

The cardinal difference between subdivision and municipal plans will be apparent. Subdivision plans actually subdivide lands; convert larger lots into a greater number of smaller ones; create new streets, lanes, etc.

Municipal plans in no case take liberties with anybody's land by subdividing it. That privilege very properly belongs to the owner only. The Inspector has ruled that an owner is not bound by a corporation plan which is not in harmony with the description in his deed. Municipal plans create no new lots or streets, but merely reproduce the lots, streets, etc., as they are shown by the registered subdivision plans, or by the deeds conveying them, where no such plans exist. Numbers and boundaries of lots must not be altered. The Inspector has also ruled that when a municipal plan differs from a subdivision plan, the latter governs.

#### MAKING A PLAN OF AN UNINCORPORATED TERRITORY.

As it is in the unincorporated villages in the townships where the lack of proper registered plans causes most inconvenience, I venture some suggestions as to what might be the procedure under Section 88. Under Subsection (1) the council, upon the written request of the Inspector, or any other person interested, would decide by a formal resolution to have the survey made.

In the resolution it would be well to name the surveyor to whom the work shall be entrusted.

#### STATE WHAT AREA PLANS ARE TO INCLUDE.

Then under Subsection (7) the council will give the surveyor selected the certificate there provided to enable him to make the required searches at the Registry Office. It might be well for the reeve in this certificate (and I think for the council in its resolution ordering the survey) to state explicitly just what territory the council wants the surveyor to embrace in the plan, so that he will know just what property to search at the Registry Office. You will also need a clear description of area covered when you pass a by-law levying the cost under Subsection (5).

The plan must include the whole village, but the bounds or limits of unincorporated villages are very elastic and indefinite. Include all the territory which you think likely to be brought into the village from the surrounding farms within the next twenty or thirty years.

Of course the plan would not—could not—subdivide any farm into lots, but each farm or part of farm taken in might appear on plan as a block "A," "B," "C," "D," etc.).



Notice that Subsection (11) requires the new plan to show both the lands that have been subdivided by former registered plans (if any) and those which have not been so subdivided but have been sold as appears by the deeds the surveyor finds in the Registry Office conveying them.

In the case of the former, he will merely reproduce the lots as they now appear on the old registered plan. As to the latter he will plot them on new plan as they appear from the description in the deeds. Under an amendment of last session, he must number the lots. Thus each of these last named lots will have as its origin the last registered deed under which it was conveyed.

#### SURVEYOR CANNOT SUBDIVIDE.

Authority is not given to the surveyor to subdivide any owner's block or parcel up into smaller lots. Of course this would not do without the owner's permission, and Subsection (16) seems to be intended to protect him. If he requested it, it ought to be permissible, subject to the provisions of Section 81, though I find no law supporting such action.

In any event, any owner, after the plan is made and registered, by a private plan can subdivide his own land as he wants it.

#### ACTUAL SURVEY OF LAND NOT REQUIRED.

Do not overlook another important feature of Subsection (11), viz., that the surveyor shall prepare the plan without actually surveying the land, getting his information from the records in the Registry Office, as per Subsection (7). This will materially lessen cost of plan. In making private plans the surveyor has to actually survey the whole plot. Have the plan made in duplicate, so that one copy can be filed in township clerk's office. As to size of plan, be guided by Subsection (7) of Section 81—24 x 30 inches.

The plan having been made to the satisfaction of the council, Subsection (2) requires it merely to be authenticated by the council and by the surveyor who made it. This is much more simple than with private plans, which, beside being authenticated by the surveyor, must be signed by all the owners (and mortgagees, if any), in the presence of subscribing witnesses who must make affidavits duly proving execution, as in the case of deeds, etc. (See Subsections 8, 13, 16, of Section 81.)

Subsection (5) provides for meeting the expense of a municipal plan of an unincorporated territory wholly within one township. There are several options.

Subsections (3), (4) and (6) deal with municipal plans of lands situate in more than one township.

Subsection (9) imposes penalties upon municipalities which fail to act when requested.

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TWENTY-THIRD ANNUAL REPORT  
OF THE  
**Provincial Municipal Auditor**  
FOR  
**1919**

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PRINTED BY ORDER OF  
THE LEGISLATIVE ASSEMBLY OF ONTARIO

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TORONTO:  
Printed and Published by A. T. WILGRESS, Printer to the King's Most Excellent Majesty  
1920



Printed by  
**THE RYERSON PRESS**

*To His Honour* LIONEL HERBERT CLARKE, ESQUIRE,  
*Lieutenant-Governor of the Province of Ontario.*

MAY IT PLEASE YOUR HONOUR:

I have the honour to present to you the report of the Provincial Municipal Auditor for the year 1919.

H. C. NIXON,  
*Provincial Secretary.*

PARLIAMENT BUILDINGS,  
Toronto, January, 1920.



PARLIAMENT BUILDINGS,

Toronto, January, 1920.

TO THE HONOURABLE H. C. NIXON, M.P.P.,

*Provincial Secretary of the Province of Ontario.*

SIR,—I have the honour to present to you my report for the year 1919.

I have the honour to be,

Sir,

Your obedient servant,

J. W. SHARPE,

*Provincial Municipal Auditor.*

# Report of the Provincial Municipal Auditor

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TORONTO, January 3rd, 1920.

TO THE HONOURABLE H. C. NIXON, M.P.P.,  
*Provincial Secretary of the Province of Ontario.*

SIR,—I have the honour to present to you the Twenty-third Annual Report of the Provincial Municipal Auditor.

## TOWNSHIP OF MAIDSTONE.

The audit in this Municipality, which was referred to in my last report, has been completed and the report is submitted herewith.

## TOWNSHIP OF BIDDULPH.

On the twenty-first day of February, 1919, a petition asking for an audit and signed by the ratepayers of the Municipality, was received, and on the same date a written request for the audit, signed by the Reeve and a Councillor of the Municipality with the Township Seal affixed, was received. An Order in Council bearing date 28th February, 1919, confirmed the appointment of Mr. A. F. Falls, C.A., of Chatham, to make the necessary investigation and report. On June 19th, 1919, Mr. Falls' report was received and is submitted herewith.

## TOWN OF BURLINGTON.

On April 1st, 1919, a copy of a resolution passed by the Council of the Town of Burlington asking for an investigation was received. An Order in Council bearing date 3rd April, 1919, confirmed the appointment of Mr. Gordon A. Peters, of the City of Toronto, C.A., to make the necessary examination and report. On 26th June, 1919, Mr. Peters' report was received and is submitted herewith.

## TOWNSHIP OF EUPHRASIA.

On 22nd April, 1919, a petition of ratepayers of the Municipality was received asking for an audit of the affairs of the Township. An Order in Council bearing date 25th June, 1919, confirmed the appointment of Mr. Oscar Hudson, of the City of Toronto, C.A., to make the necessary examination and report. Mr. Hudson's report was received on 6th December, 1919, and is submitted herewith.

## TOWNSHIP OF THURLOW.

On 22nd April, 1919, a petition signed by ratepayers of the Municipality asking for an audit of the Township Accounts was received. On June 28th, 1919, a resolution of the Municipal Council of the Township was received consenting to the audit. An Order in Council bearing date 2nd July, 1919, confirmed the appointment of Mr. Gordon A. Peters, C.A., of the City of Toronto, to make the necessary examination and report. Mr. Peters' report was received on 29th July, 1919, and is submitted herewith.

## TOWN OF STRATHROY.

A petition signed by ratepayers of the Municipality, asking for an audit of the accounts of the Town, was received on 30th June, 1919. An Order in Council

dated 19th November, 1919, confirmed the appointment of Mr. Henry Glover, of Toronto, Accountant, to make the necessary examination and report. The investigation has not yet been completed.

#### TOWN OF STURGEON FALLS.

On July 4th, 1919, a petition of ratepayers was received asking for an audit of the accounts of the Town and Separate School of Sturgeon Falls. An Order in Council bearing date 24th July, 1919, confirmed the appointment of Mr. Henry Glover, of the City of Toronto, Accountant, to make the necessary examination and report. Mr. Glover's report was received on 15th October, 1919, and is submitted herewith.

#### SCHOOL SECTION No. 8, COLCHESTER NORTH.

On 14th July, 1919, a petition of school supporters of the Section was received asking for an audit of the Accounts of the Section. On 12th August, 1919, copy of resolution of the School Board, also asking for the audit, was received. An Order in Council dated 30th September, 1919, confirmed the appointment of Mr. Henry Glover, of Toronto, Accountant, to make the necessary investigation and report. Mr. Glover's report was received on 4th December, 1919, and is submitted herewith.

#### TOWNSHIP OF CRAMAHE.

On 25th July, 1919, a petition of ratepayers of the Township of Cramahe was received asking for an investigation and audit of the affairs of the Municipality. An Order in Council bearing date 12th September, 1919, confirmed the appointment of Mr. N. L. Martin, of the City of Toronto, C.A., to make the necessary examination and report. Mr. Martin's report was received on 26th November, 1919, and is submitted herewith.

#### VILLAGE OF ALVINSTON.

On 2nd September, 1919, a petition, signed by ratepayers of the Village, was received, asking for an audit of the affairs of the Municipality. An Order in Council bearing date 19th November, 1919, confirmed the appointment of Mr. Gordon A. Peters, of the City of Toronto, C.A., to make the necessary examination and report. Mr. Peters' report was received on 10th December, 1919, and is submitted herewith.

#### TOWN OF NEW TORONTO.

On 1st October, 1919, a copy of resolution passed by the Council of New Toronto was received asking for an audit. An Order in Council bearing date 19th November, 1919, confirmed the appointment of Mr. Oscar Hudson, C.A., to make the necessary examination and report. The investigation has not yet been completed.

I have the honour to be,

Sir,

Your obedient servant,

J. W. SHARPE,  
*Provincial Municipal Auditor.*



## APPENDIX.

Statements not of general interest have been omitted.

December, 10th, 1919.

J. W. SHARPE, Esq., K.C.,  
*Provincial Municipal Auditor,*  
Toronto, Ontario.

DEAR SIR,—Acting under authority of an Order-in-Council approved by His Honour the Lieutenant-Governor, I, Robert Wilbur Johnson, of the City of St. Thomas, Chartered Accountant, have made an inspection, examination and audit of the books, accounts, vouchers and money of the Municipal Corporation of the Township of Maidstone, in the County of Essex, and beg to report as follows:

The purpose of this examination was to ascertain the exact standing of the former treasurer, the late Matthew Henry, who resigned his position on account of ill health and advancing years, in May, 1917, and died two or three months later. Mr. Henry had filled the office of the treasurer evidently in a capable and satisfactory manner for about thirty-five years, but it had not been his custom to pay all his accounts by cheque. For this and other reasons certain errors and omissions were made when his accounts were made up by the township auditors at the time of his resignation.

Their report at that time showed that the treasurer should have on hand in cash, in addition to the bank balances, the sum of \$1,002.57. Mr. Henry would not admit the correctness of this figure but was physically unable to go over the accounts himself and so paid over under protest the amount asked for. A few months afterwards he died. In December, the auditors discovered certain omissions which they charged to his account, and in January, 1918, when preparing the accounts for the year, they amended their figures once more. As a result of this the representatives of Mr. Henry's estate requested an independent and thorough examination in order to obtain a final and definite settlement. This was granted by the Council, and an appeal to the Provincial Municipal Auditor was made.

The period to be covered by the audit was left to the representatives of the estate of Mr. Henry who, at first, wished the investigation to go back to 1899 when a special audit was made by F. H. Macpherson, F.C.A., of Windsor. The expense of such a proceeding was pointed out, and it having been shown that the late treasurer had been a man of wide experience and evident ability, they agreed to have the examination confined to a period of four or five years previous to his resignation.

On taking up the work the vouchers and papers were found to be in considerable disorder on account of many packages and bundles having become unfastened in handling and the vouchers of different years mixed. Many important bank vouchers and others were not found, but in most of such cases the books showed evidence of some satisfactory voucher having been found by the local auditors in their annual examination. The cash books of the treasurer had evidently been neatly, carefully and accurately kept, and the reports of the auditors also showed careful and intelligent work on their part. For these reasons, therefore, the accounts were cursorily examined to the end of 1914, and as thoroughly as possible from that time until May 31st, 1917.

The officers of the Municipality for 1915, were: Thomas Plant, Reeve; W. R. Phillips, Clerk; Matthew Henry, Treasurer; J. F. Ellis, Assessor; Stephen Conroy, Collector; F. B. Fuerth and Achille Mousseau, Auditors. For 1916, Thomas Plant, Reeve; W. R. Phillips, Clerk; Matthew Henry, Treasurer; W. W. Kerr, Assessor; Stephen Conroy, Collector; F. B. Fuerth and C. B. Allison, Auditors. For 1917, Thomas Plant, Reeve; Achille Mousseau, Clerk; Matthew Henry, Treasurer, until May 21st; W. W. Kerr, Assessor, Stephen Conroy, Collector; F. B. Fuerth and C. B. Allison, Auditors.

There being no chartered bank near the centre of the township the treasurer, for convenience of the parties concerned, paid many of his accounts in cash. He also kept a small account at the Home Bank, Belle River, but the main account was kept with the Imperial Bank, at Woodslee. Warrants on the Treasurer were signed by the Reeve, only, and by general authority of Mr. Henry these were accepted as cheques by either of the banks mentioned and charged to the treasurer's account without further acceptance by him. When his bank pass book had been made up the paid warrants were then entered in his cash book. Outstanding warrants were not taken into consideration, and evidently no attempt was made to reconcile the total amount of warrants issued with the amount paid at the banks or in cash and those outstanding at any given time. Many warrants stood out for months and ran over into the following year. In future, if these warrants are to be honoured by the banks, they should, in justice to the treasurer, be countersigned by him and entered in his cash book before being issued. Unless this is done he cannot know the amount outstanding at any time, and besides, the accounts of the year do not show the actual expenditure of that period. In the early months of the year they would include unpaid items of the previous financial period, while many warrants of November and December would be outstanding at the end of the year and not included in the disbursements to December 31st. In other words the warrants in future should be entered in order numerically in the treasurer's cash book, and then either paid by him in cash or by cheque or else countersigned by him and thus made payable at the bank.

Mr. Henry's custom was to have the bank account at Belle River written up only periodically. Consequently many warrants were only taken into his books months after the indebtedness was incurred. For example, warrant 686 issued October 2nd, 1915, was paid at the bank on January 6th, 1916, but not entered in his cash book until October 23rd, 1916. Similarly, warrant 289 dated May 15th, 1915, was paid at the bank on January 3rd, 1916, and only entered in cash book when the bank account was reconciled on October 23rd, 1916.

During this examination, all warrants issued, as shown by the counterfoils, were traced to cash book and found to be accounted for. It was also found that Mr. Henry checked up carefully, although sometimes after a considerable lapse of time, his cash book and the bank pass books, for many instances might be mentioned where he took credit for small items of exchange, interest on overdraft, etc., or where he corrected errors which had been made some time previously.

At times progress payments were made on drainage contracts merely on a letter of the reeve or commissioner to the treasurer, the warrant being issued a week or two later. Occasionally two or more warrants were presented simultaneously by the same payee at the treasurer's office, when one cheque would be issued to cover both. Also at times a warrant would be settled by his paying part in cash and giving cheque for the balance. In other instances two different cheques would be issued to a contractor a week or two apart, on written instructions from



the reeve, and one warrant issued later to cover both items. Some of these transactions had not been clear to the representatives of Mr. Henry's Estate, but they have now been gone into and explained to their entire satisfaction.

One such case was warrant 849 in favour of D. G. Montgomery, contractor on Hostine Drain, for \$175, dated October 23rd, 1916, and warrant 470 for \$175 to the same contractor, dated July 10th, one being a duplicate of the other. On investigation it was found that a payment of \$150 on July 24th without formal warrant and a similar payment of \$400 on August 7th, were covered by warrant 587, dated August 14th, for \$550, and that the total contract price of \$1,000 and \$20 for extras was accounted for without including the \$175 warrant issued in October although all were authorized in the minutes. The various items making up the total were:

July 10, Warrant 470 .....	\$175 00
July 24, Warrant 587 (part) .....	150 00
Aug. 5, Warrant 587 (part) .....	400 00
Aug. 16, Warrant 823 .....	216 75
Sept. 18, Warrant 622 .....	78 25
	<hr/>
	\$1,020 00

It will be seen from the above that the numbers of the warrants do not coincide with the order in which the payments were actually made.

Another somewhat similar transaction was a payment of \$36.80 by cheque to Judge Dromgole on October 27th, 1915, which did not appear in the accounts of that year at all. However, the omission seems to have been discovered by the treasurer in checking up his bank account soon after the close of the year, for warrants 83 for \$11 and 84 for \$25.80 were issued on February 10th, 1916, to cover the total amount.

Still another item of this nature was warrant 821 for \$50, payable to Fred Eldridge on account Lappan Drain contract, dated October 23rd, 1916, and which seemed to have no connection with any entry in the cash book. This warrant, however, proved to have been issued in error, having been intended probably to cover a payment of \$50 made on July 21st, but which had been covered, along with another payment of \$75 on August 5th, by warrant number 590 for \$125, dated August 14th. These payments were made on order of Councillor James McRae, Commissioner, without formal warrants, and are instances of the common practice of paying accounts and issuing warrants to cover them later. Sometimes a considerable interval of time elapsed between the actual payment and the date of the warrant, and often the warrant covered two or more payments made at different dates.

In May, 1917, when Mr. Henry wished to resign, the auditors took over his books, entered them up, and determined the amount which should, in their opinion, be on hand in cash. While doing so they detected an omission of \$1,500 received from the tax collector on December 22nd, 1916. This they should have found in making their audit in January, and although their reports have been carefully prepared and show more than average ability for rural municipal auditors, yet they should be censured for not carefully verifying the bank balances and showing the amount which the treasurer should have on hand in cash at his office at the close of each year.

In making their award on May 31st, 1917, they made the treasurer responsible for \$1,002.57. They had, however, not given him credit for warrant No. 57 in favour of Public School Section No. 8 amounting to \$671.14 paid at the Imperial



Bank on February 3rd, nor charged him with interest received on bank account on April 30th, amounting to \$95.74. Neither had they taken into consideration the small balance of \$1.48 at the credit of the township in the Home Bank, Belle River. Evidently Mr. Henry had not checked up his account with the Imperial Bank since the first of the year and the items referred to had, therefore, not been detected by him. At any rate the balance claimed on May 31st, 1917, as \$1,002.57 is now shown as \$422.69 as per statement herewith. As Mr. Henry accordingly overpaid the amount due the township by \$579.88 in June 1917, his representatives should be allowed interest thereon to rate at, say, five per cent. making the total now due them \$656.50.

In conclusion, I beg to report that the present clerk, Mr. Achille Mousseau, has his work well in hand and his rolls are exceptionally well prepared. The present treasurer, Mr. Edwin Plant, is also careful and neat with his work, and his cash books show evidence of being accurately kept. Mr. C. B. Allison, who, I understand, has performed the arduous portion of the audit in recent years has removed from the municipality and it will be necessary for the council to look about for a capable, experienced man to fill his place. The business of the township is extensive by reason of its numerous drainage schemes, receipts for 1918 being over \$93,000, and its book-keeping and auditing is therefore not an easy or unimportant matter. For example, the preparation of the tax roll requires accounts with nineteen school sections, and annual levies on about fifty drains, besides tile drainage and telephone accounts. All these require careful attention and intelligent co-operation between clerk and treasurer, and only an experienced and thoroughly capable auditor is able to be of any assistance to them in their work. The numerous debenture issues outstanding, including drainage, tile loans, and school debentures also add to the work of the treasurer and the importance of this office. As there are every year many drainage contracts let it is also necessary for the clerk to exercise considerable care with his minutes, so as to show clearly the reports of all committees, make mention of all awards of engineers and state briefly but definitely the items of all contracts which are let. In addition to this and to support his minutes he needs must file all such documents carefully in order that they may be available at any time even after a lapse of several years. All these matters have been gone into in the course of this audit and now that the municipality has erected a town hall with vault accommodation, it may be expected that in future all papers and documents of the municipality will be carefully preserved and arranged in order for reference.

In conclusion, I wish to say that I have found everyone willing to give all possible assistance in expediting the work of the audit by cheerfully furnishing any information required of them.

All of which is respectfully submitted,

R. W. JOHNSON,  
*Chartered Accountant.*

Cost of this Audit, \$425.

TOWNSHIP OF MAIDSTONE, IN THE COUNTY OF ESSEX, IN ACCOUNT WITH THE ESTATE OF MATTHEW HENRY.

May 31, 1917	By balance cash on hand as per statement herewith .....		\$422 69
June 19, 1917	To cash paid over to new treasurer, Mr. Edwin Plant .....	\$1,002 57	
Dec. 31, 1917	To interest to date at 5% .....	15 59	
Dec. 31, 1918	Interest .....	29 77	
Dec. 31, 1919	To interest .....	31 26	
	Balance due estate of Matthew Henry, Dec. 31, 1919 .....		656 50
		<hr/>	<hr/>
		\$1,079 19	\$1,079 19

TOWNSHIP OF MAIDSTONE.

RECEIPTS AND DISBURSEMENTS, JAN. 1, 1917, TO MAY 31, 1917.

Receipts.

S. Conroy, 1916 taxes.			
Jan. 1	(Dec. 22, 1916) .....	\$1,500 00	
8	.....	2,178 21	
29	.....	11,716 40	
Feb. 1	.....	16,533 47	
6	.....	5,200 00	
24	.....	660 84	
Mar. 7	.....	2,556 35	
Apr. 7	.....	1,300 00	
14	.....	1,300 00	
23	.....	1,125 88	
May 14	.....	1,916 43	
31	.....	1,725 54	
31	percentage .....	159 46	
		<hr/>	\$47,872 58
Gordon Vivier.			
Jan 8	Telephone account .....		45 00
George Stimpson.			
Jan. 8	Trees on town line .....		1 00
Treasurer of Ontario.			
Jan. 12	Tile drain debentures .....	1,021 50	
May 3	Tile drain debentures .....	311 30	
		<hr/>	1,332 80
Debentures sold.			
Jan. 9	P. McGrath, By-law 699 .....	\$565 85	
25	Edwin Plant, By-law 695 .....	1,278 85	
25	Roy R. Wright, By-law 696 .....	1,224 05	
25	Mary E. Wright, By-law 705 .....	2,627 61	
		<hr/>	5,696 36
County Treasurer.			
Jan. 16	Arrears of taxes .....		127 93
Sandwich South.			
Feb. 5	Work on town line .....	\$9 10	
Mar. 13	Re Hyland drain .....	449 65	
13	Telephone levy .....	76 75	
		<hr/>	535 50
St. Clair Beach.			
Feb. 6	Re County rate .....	\$356 39	
Apr. 26	Re town line and telephone rates .....	29 87	
		<hr/>	386 26
Colchester North.			
Feb. 17	Re Hyland drain .....		241 65
Gosfield North.			
May 3	Re Puce bridge .....		740 20
Essex.			
May 3	Re Puce bridge .....		33 45
Tile Drain Debentures.			
Feb. 6	F. B. Fuerth Debs. 34-38 .....		481 46





Feb. 6	Belle River Lumber Co., lumber .....	\$15 68
	S. Conroy, work on roads .....	3 00
	Wm. Wallace, work on roads .....	4 00
	Jno. Molok, work on roads .....	4 00
	Robt. Smith, work on roads .....	8 50
	Treas. Sandwich South, work on Sandwich South and Maidstone Townline .....	7 87
Feb. 28	Albert Beckett, work on roads .....	12 02
	Jno. Little, work on roads .....	1 00
	Henry Arnold, work on roads .....	4 00
	Albert Hyland, work on roads .....	3 20
Mar. 26	Peter Corbett, work on roads .....	34 25
	A. Mousseau, services <i>re</i> closing North Rear Road .....	12 00
	W. G. Hensman, work on Colchester Townline ....	4 00
	L. J. Smith, work on roads .....	4 00
	Henry Siefker, work on roads .....	2 00
Apr. 23	August Martin, work on roads .....	6 00
	Mose Archibald, work on roads .....	6 00
	Ed. Chittle & Son, work on roads .....	7 40
	Ernest Seguin, work on roads .....	4 00
	S. Price, work on roads .....	3 00
	Percy Fitch, work on roads .....	4 00
	Ed. Reeb, work on roads .....	4 00
	Dave Walls, work on roads .....	4 00
	Dave Walls, work on roads .....	1 00
	Geo. Auger, work on roads .....	4 00
	Ernest Seguin, work on roads .....	4 00
	Ed. Stoew, work on roads .....	4 00
	Henry Vivier, work on roads .....	4 00
	Ed. Shanahan, work on road .....	6 00
	Robt. Reed, work on roads .....	6 00
	Henry Fuerth, work on roads .....	4 00
	Henry Hayes, work on roads .....	8 00
	E. Rousse, work on roads .....	4 50
	A. R. Lesperance, work on roads .....	12 00
	Leo Bellair, work on roads .....	4 60
	E. Bellaire, work on roads .....	2 00
	Jos. Bellaire, work on roads .....	4 60
	Chas. Stowe, work on roads .....	6 00
	Jos. Cock, work on roads .....	6 00
	W. L. Girard, work on roads .....	7 60
	Chas. Lesperance, work on roads .....	4 00
Apr. 25	Jos. Kable, work on roads .....	6 00
27	A. Girard, work on roads .....	4 00
	N. Boldin, work on roads .....	4 00
30	Cecil Johnston, work on roads .....	4 00
	K. J. Wilson, work on roads .....	8 00
	Robt. McDowell, work on roads .....	4 00
	Wm. Wilson, work on roads .....	4 00
	Jno. Ellis, work on roads .....	4 00
	Alex. Hopgood, work on roads .....	4 00
	Arthur Girard, work on roads .....	4 00
	Geo. Market, work on roads .....	4 00
	Alfred Wright, work on roads .....	4 00
	W. J. Schooley, work on roads .....	6 00
	Clifford Wilson, work on roads .....	4 00
	W. T. Greenway, work on roads .....	4 00
	Naylor Osborne Co., plank and post .....	8 71
	W. Wilson, repairing culvert .....	3 00
	Jno. Vicard, work on roads .....	2 00
	Fred Dahl, work on roads .....	4 00
	A. Sylvestre, work on roads .....	4 00
	A. Sylvestre, work on roads .....	4 00
	Geo. Grant, work on roads .....	4 02
	E. Hensman, work on roads .....	4 00
	P. Cunningham, work on roads .....	6 02
	Timothy McGuire, work on roads .....	4 00
	Mike Hammer, work on roads .....	8 25

Apr. 30	Wm. Dell, work on roads .....	\$2 00	
	Jno. Bauer, work on roads .....	4 00	
	W. Leffler, work on roads .....	4 00	
	Thos. Paisley, work on roads .....	4 00	
	W. Wilson, wire for culvert .....	1 20	
	Walter Colenutt, work on roads .....	4 00	
May 21	Earl Wismer, work on roads .....	4 00	
	Hubert Wilson, work on roads .....	4 00	
	Wm. Cowan, work on roads .....	4 00	
	Wm. Wilson, work on roads .....	2 00	
	Frank Hicks, work on roads .....	4 00	
	Earl Wismer, work on roads .....	2 02	
	Geo. Myles, work on roads .....	16 00	
	T. Mulcaster, work on roads .....	4 00	
	A. Renaud, work on roads .....	5 00	
	G. Ladouceur, work on roads .....	8 50	
	E. Lacharité, work on roads .....	4 00	
	J. B. Emery, work on roads .....	4 00	
	M. Landgraff, work on roads .....	4 00	
	H. Marentette, work on roads .....	4 00	
	H. Papineau, work on roads .....	4 00	
	Fred Girard, work on roads .....	8 00	
	Chas. Chauvin, work on roads .....	4 00	
	Fred Girard, work on roads .....	4 00	
	Ed. Poisson, work on roads .....	4 00	
	Thos. Grondin, work on roads .....	4 00	
	Geo. Pfahler, work on roads .....	4 00	
	L. Quick, work on roads .....	4 00	
	Lorne Lickman, work on roads .....	4 00	
	W. J. Allison, work on roads .....	4 00	
	Jos. Sprigley, work on roads .....	4 00	
	Herb. Hudson, work on roads .....	4 00	
	Wm. McKenzie, work on roads .....	4 00	
	Adolph Lesperance, work on roads .....	2 00	
	Wm. Cada, work on roads .....	2 00	
	Chas. Landgraff, work on roads .....	4 00	
	Jno. Blanchette, work on roads .....	10 00	
	Thos. McAuley, work on roads .....	4 00	
	H. Lesperance, work on roads .....	10 00	
	P. M. Major, work on roads .....	13 00	
	W. G. Taylor, work on roads .....	2 00	
			\$750 97
Charity.			
Apr. 23	Hospital for Sick Children, Toronto .....		5 00
Public School No. 1			
Jan. 29	Jos. Grainger, balance rates for 1916 .....		342 88
Public School No. 3			
Jan. 29	Frank Cedar, rates for 1916 .....		904 59
Public School No. 4			
Jan. 16	Wm. Totten, balance rates for 1916 .....		686 06
Public School No. 5.			
Jan. 29	John Wilson, rates for 1916 .....		821 99
Public School No. 6.			
Jan. 8	Wm. A. Market, library grant, 1916 .....	\$10 00	
	Wm. A. Market, legislative grant, 1916 .....	10 79	
	Wm. A. Market, county grant, 1916 .....	10 79	
	Wm. A. Market, rates for 1916 .....	651 16	
			682 74
Public School No. 7.			
Jan. 8	Chas. Patillo, rates for 1916 .....		816 75
Public School No. 8.			
Jan. 29	Robt. McDowell, rate for 1916 .....		671 14
Public School No. 9.			
Jan. 29	Jas. Addison, rates for 1916 .....		875 57
Public School No. 10.			
Jan. 8	W. W. Kerr, balance rates for 1916 .....		677 90
Public School No. 11.			
Jan. 8	Wm. Boggs, rates for 1916 .....		647 82

Public School No. 15.			
Jan. 29	A. J. Bennett, rates for 1916 .....		\$890 64
Public School No. 18.			
Jan. 29	C. A. Dewhirst, rates for 1916 .....		144 81
R. C. S. S. No. 1			
Jan. 29	Rene Laforest, rates for 1916 .....		276 59
R. C. S. S. No. 2.			
Jan. 8	Jas. Quinlan, balance rates for 1916 .....		801 00
R. C. S. S. No. 2, Sandwich South.			
Jan. 29	J. Baillergeon, balance rates for 1916 .....		437 20
R. C. S. S. No. 2 and 4.			
Jan. 8	F. B. Fuerth, balance rates for 1916 .....		300 86
R. C. S. S. No. 4, Sandwich East.			
Jan. 29	Dennis Ducharme, rates for 1916 .....		33 49
R. C. S. S. No. 5, Belle River.			
Jan. 29	Alfred Lacharité, rates for 1916 .....		141 87
R. C. S. S. No. 5 and 8.			
Jan. 29	L. E. Kane, balance rates for 1916 .....		416 60
Debenture and Coupons.			
		Principal.	Interest.
Jan. 31	By-law 651 .....	\$430 08	\$181 64
	By-law 651 .....		23 71
Feb. 6	Tile Drain Debentures 33, 34 .....	469 25	12 21
Mar. 8	By-law 587 .....	226 54	35 71
	31 By-law 556 .....	82 36	8 44
Apr. 30	By-law 549 .....	95 04	4 75
	30 By-law 548 .....	76 17	3 81
May 21	By-law 668 .....	180 74	21 70
		\$1,560 18	\$291 97
			1,852 15
Interest.			
Jan. 31	Interest on bank overdraft .....		78 90
Sheep killed by dogs.			
Feb. 28	H. G. Arnold .....		14 00
Drain By-law 699, Seventh Concession.			
Jan. 8	T. Renaud, bridge .....		\$40 00
Apr. 4	T. Shanahan, bridge .....		23 00
			63 00
Drain By-law 705, Cronmiller.			
Jan. 8	H. Market, bridge and damages .....		\$46 00
	Peter Lesperance, work .....		50 00
			96 00
Drain By-law 677, Puce.			
Jan. 8	C. Lesperance, work .....		\$1 20
Apr. 4	W. R. Phillips, clerk's fees .....		2 75
			3 95
Drain By-law 594, Ninth Concession.			
Jan. 31	G. W. Grant, culvert .....		4 50
Drain By-law 673, Wilson, Quinlan & Wismer.			
Jan. 8	Jos. A. Quinlan, damage to land moving fence ....		\$34 05
	Jos. Quinlan, damage to land and putting back fences .....		58 75
	Jos. Quinlan, balance for damage to land .....		70
Jan. 31	Geo. Campbell, work .....		15 00
Feb. 6	A. Bertram, moving and putting back fence ....		18 00
Feb. 28	A. F. Wismer, moving and putting back fence.....		18 00
Apr. 4	Jas. S. Laird, extra work and expenses .....		15 00
			159 50
Drain By-law 701, Malden Road.			
Jan. 8	Windsor Record, advertising .....		\$4 80
Apr. 4	Darius Ulch, land taken and moving fence.....		26 00
May 21	F. Eldridge, work .....		2 00
	Fred Eldridge, cutting brush .....		8 50
			41 30
Gosfield North Townline Drain.			
Apr. 23	Treasurer, Gosfield North .....		331 80



## Drain By-law 682, Standish.

Jan. 8 Jno. Debieu, bridge .....	\$20 00	
Mar. 21 J. G. Standish, moving fence .....	5 00	
F. Eldridge, balance on contract .....	5 00	
		30 00

## Drain By-law 702, Puce Bridge.

Jan. 31 Sarnia Bridge Co., bridge .....	\$986 00	
Mar. 21 Geo. Markham, work and lights .....	12 00	
Geo. Markham, work .....	28 00	
		1,026 00

## Drain By-law 696, Third Concession.

Jan. 31 A. Dennis, damage to land and moving fence ....	\$27 00	
L. H. Heath, damage to land and moving fence ....	15 15	
Mar. 26 Mrs. Geo. Woltz, rep. bridge .....	13 00	
		55 15

## Drain By-law 689, Eighth Concession.

Jan. 31 A. McDowell, damage to land and moving fence ..	\$29 70	
31 Ed. Daniher, damage to land and moving fence..	20 25	
Wm. Trimble, lumber .....	9 20	
Mar. 26 Ed. Barnes, plank .....	15 20	
		74 35

## Arthur Ave. and Gosfield North.

Jan. 31 Treasurer of Essex .....		72 80
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## Drain By-law 607, Murray Creek.

Apr. 4 Ed. Mousseau, material for breakwater .....		6 00
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## Drain By-law 719, 6th Con., 7th Con., Centre Line.

Apr. 4 Jas. S. Laird, survey plans .....		155 00
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## Drain By-law 721, 3rd Con. and King Tp.

Mar. 21 Jas. S. Laird, survey plans .....		59 25
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## Drain By-law 720, Ellis.

Mar. 21 Jas. S. Laird, survey plans .....		55 25
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## Drain By-law 691, Lappan.

Apr. 4 G. A. Ladd, bridge .....	25 00	
Mar. 21 Fred Eldridge, work .....	10 00	
		35 00

## Ditches and Watercourses.

Jan. 31 A. Mousseau, fees, Gauthier drain and Neveux award .....	\$3 50	
J. S. Laird, services McCann drain .....	16 00	
Feb. 28 J. S. Laird, services Gauthier drain .....	24 10	
		43 60

## Tile Drains.

Jan. 8 Thos. Mulcaster, loan .....	\$1,013 50	
Apr. 23 A. Mousseau, services <i>re</i> Taylor .....	5 00	
K. J. Wilson, inspecting Taylor .....	3 00	
W. S. Taylor, loan .....	292 00	
		1,313 50

## Statute Labour.

Feb. 6 W. S. Russel, refund .....	\$31 96	
M. Papineau, refund .....	1 23	
		33 19

## Patriotic Expenses.

Jan. 8 Hon. W. T. White, for October, November and December .....		300 00
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## Telephone Account.

Feb. 28 A. Mousseau, Treasurer, Telephone System, rates, 1916, and balance due for 1915 .....		1,792 51
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## Miscellaneous.

Jan. 8 A. Mousseau, fire marshal .....	\$4 00	
J. McRae, refund of dog tax .....	3 00	
C. Lesperance, hauling chairs to Town Hall .....	3 00	
F. B. Fuerth, refund of amount overpaid on drain- age assessment .....	1 00	
F. B. Fuerth, refund for auditor's stamp .....	3 50	
Jos. Marion, refund of dog tax .....	3 50	
Israel Dupuis, overcharge in taxes .....	2 00	
Gideon Vivier, drawing telephone poles .....	1 00	
Wm. Clickner, accrued interest on T. D. debentures	9 36	

Jan. 29	H. Kennedy, refund of dog tax .....	\$3 00	
	E. LaPlante, overcharge on telephone tax .....	9 20	
31	M. May, grant to Tecumseh Vegetable Growers' Assn. ....	10 00	
	Simon Smith, error in taxes .....	1 79	
	W. R. Phillips, services <i>re</i> voters' lists .....	29 26	
	Naylor Osborne Co., table for town hall and delivery .....	26 50	
	Jos. Kable, refund of drainage tax, Hostein drain .....	3 26	
	M. Henry, refund of amount paid for Treas. Bonds .....	20 15	
Feb. 6	Chas. Chauvin, refund of dog tax .....	1 50	
	F. J. Dahl, refund of overcharge on telephone tax .....	6 12	
	Wm. Wallace, refund of drainage tax on Wallace Line drain .....	1 51	
28	L. E. Barber, for 72 chairs for Town Hall.....	32 40	
	C. Murphy accrued interest on Tile Drain Deb. ....	53	
	Imperial Bank, exchange on cheque to Belle River .....	16	
Mar. 26	John Shanahan, refund of dog tax .....	3 00	
Apr. 4	Jno. Greenway, refund of drainage tax .....	98	
23	Jacob Schihl, refund of overcharge on Murray Creek .....	1 30	
	J. D. Renaud, refund of dog tax .....	1 50	
30	W. R. Phillips, registration of B. N. and D. ....	20 40	
	Henry Ellis, refund of dog tax .....	1 50	
	T. McQuire, refund of dog tax .....	1 50	
			205 92
Total disbursements to May 31st, 1917 .....		\$20,345 30	
Overdraft, Jan. 1st, 1917 .....		15,281 59	
			\$35,626 89
Balance at Imperial Bank, Woodslee, May 31st, 1917 .....		21,851 57	
Balance at Home Bank, Belle River, May 31st, 1917 .....		4 48	
Balance in hands of Matthew Henry, treasurer, May 31st, 1917 .....		422 69	
Total (equals total receipts) .....		\$57,905 63	

## TOWNSHIP OF BIDDULPH PROVINCIAL AUDIT.

## REPORT OF SPECIAL INSPECTION, AUDIT, AND EXAMINATION OF THE BOOKS, ACCOUNTS, VOUCHERS AND MONEYS OF THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF BIDDULPH IN THE COUNTY OF MIDDLESEX, ONTARIO.

Upon the authority of an Order-in-Council approved by His Honour the Lieutenant-Governor of the Province of Ontario, the 28th day of February, 1919, A. F. Falls, Chartered Accountant, of the City of Chatham, was instructed and employed to make an inspection, examination and audit of the books, accounts, vouchers and moneys of the Municipal Corporation of the Township of Biddulph in the County of Middlesex, under the provisions of Sec. 10, Chapter 200, R.S.O., 1914.

In pursuance of the said authority and instructions the said A. F. Falls hereby reports that he has made an inspection, examination and audit of the various accounts of the said Corporation. The audit is made upon the petition of certain ratepayers, addressed to the Provincial Municipal Auditor.

The principal items complained about were:

(1) That the Police Village of Granton was paid in 1918 a lump sum of \$1,100 instead of the township paying orders for work and material when completed as in former years.

(2) That in 1918 there was raised on the tax roll an amount far in excess of the amount demanded by or paid to the County for 1918.

(3) That tax rolls and other books of the township could not be found.

(4) That the R. C. Separate School taxes are not properly placed on the tax rolls of the township and never have been.

(5) That in 1918 the supporters of R. C. Separate School No. 4 were taxed on the 1918 tax roll about \$125 more for school tax by the manner in which the taxes were figured than what was paid over to the section for the year 1918.

(6) That on the map of the different School Sections prepared by F. W. Farncomb, Engineer, in 1915, certain lands were shown as being part of Public School Section 6, which are claimed by the ratepayers of Public School Section 1 to have previously been part of Section 1.

(7) That in the Assets in audit report of Dec. 31st, 1914, there is an item of \$465, due from the County on Good Roads which does not appear to have been received by the township.

## SCOPE OF AUDIT.

The inspection and examination under the authority of the Order-in-Council covers some items in the accounts of the Municipality since 1913, the vouchers, treasurer's accounts and general accounts since Jan. 1st, 1913 to and including the 31st of Dec., 1918. The tax rolls of 1915 to 1918 inclusive.

W. D. Stanley was Clerk of the Township for over forty years till the end of 1916.

R. T. Raycraft was Clerk of the Township from Jan., 1917 to Nov., 1917.

R. H. Radcliffe, the present Clerk, was appointed on Nov. 5th, 1917.

John Fox, the present Treasurer, has held office continuously for over thirty years.

As is my custom, the members of the Council and other ratepayers who desired to do so, were invited to furnish information about any matter about which they



desired enquiry to be made or to make such statements or charges as to them might seem meet respecting the affairs of the Municipality.

The principal points mentioned are stated above and will be referred to fully in this report, in the order in which they appear.

#### PAYMENT TO POLICE VILLAGE OF \$1,100.00.

(1) The payment of \$1,100 to the Police Village of Granton on Feb. 4th, 1918, was an illegal payment. The council had no authority under the act to pass the by-law nor to make the payment.

The law distinctly states that the Township Treasurer is the treasurer of the monies of any and all Police Villages that may be in the township as follows:

The Township Treasurer shall from time to time, if he has moneys of the corporation in his hands not otherwise appropriated, pay orders given by the inspecting trustee or any two trustees of the Village, to the extent of said levy and other moneys to be placed to credit of Village, although same may not have been collected. Sec. 514, Cap. 192, R. S. O., 1914.

No trustee shall give any order except for work previously actually performed or in payment of some other executed contract. Sec. 514, Subs. 2.

From the above it will be seen that the payment of the lump sum was contrary to law.

#### COUNTY RATE FOR 1918.

(2) The certificate in the 1918 tax roll by the Clerk states that there was raised on the 1918 roll for county rate for 1918, \$17,287.20.

The receipt from the County Treasurer for payment of 1918 County Rate is for \$14,978.90.

The excess of county rate collected in 1918 accounts for there being more cash on hand Dec. 31st, 1918, than was the case in former years.

#### MISSING BOOKS.

(3) A number of books which were supposed to be missing and which were not produced when the audit was started have since been located. The tax rolls previous to 1915 have not been produced. The only Assessment rolls produced were those of 1916 and 1918.

The Statutes R. S. O., 1914, have been handed over to the present Clerk. R. T. Raycraft brought them to me, although they really belonged to him as Justice of the Peace; he stated that he had never got the Statutes that belonged to the Township.

#### (4) and (5) SCHOOL TAXES ON TOWNSHIP ROLLS.

In all my experience of Municipal Auditing covering the past thirty years I never came across tax rolls in which the school taxes of Separate Schools were figured as they have been in this township.

The including in the general tax rate of School taxes is contrary to law, but to apply such a rate to Separate School supporters as well as Public School supporters and figure the amount thus improperly imposed on Separate School supporters and deduct the amount imposed as part of their school taxes, while saving the Clerk work in one way complicated the matter, and most important of all, did not show any taxpayer what portion of his tax was going to schools.

I have been informed that the explanation given was that it was more simple figuring the one general rate to all, and that it really made no difference to the ratepayers.

With the change of Clerks the same method formerly used to figure school taxes has been continued. But the clerks of 1917 and 1918 did not figure the Separate School amounts included in the general township rate as accurately as W. D. Stanley had done each year, with the result that for the year 1917 R. C. Separate School Sections 3, 6 and 9 were not correctly figured and for the year 1918 the taxes on all four R. C. Separate School Sections 3, 4, 6, and 9 were incorrectly figured. A statement of these taxes will be seen under the heading of R. C. Separate Schools later in this report where it will be seen that there is due R. C. Separate School Section 4, \$124.71 for taxes collected on the 1918 roll more than they have been paid. The Secretary-Treasurer of that section should apply to the council for an order for the above amount which is due the section.

The general tax rate should be entered on the roll against every ratepayer at the same rate, and should not include any school taxes.

The school taxes vary in the different sections, but all ratepayers of each section must contribute at the same rate.

#### (6) BOUNDARIES OF SCHOOL SECTIONS.

The question in dispute as to what School Section Lot 30, Con. 3, Lot 38, Con. 4, and Lot 38, Con. 5, belong.

I have taken evidence under oath on this subject and the opinion seems to prevail that the above-mentioned lots were part of P. S. S. 1 prior to 1915 when a map of school sections was made showing them as part of P. S. S. 6.

There is not in the recollection of any of the officials or ex-officials any remembrance of any of this property being transferred from one section to another by the proper legal process.

#### (7) DUE BY COUNTY ON GOOD ROADS.

The item that appears in the audit report for the year 1914 as an asset of \$465 due from the County on Good Roads was not due the Township of Biddulph. It was a balance at credit of Biddulph section of the Good Roads system of the County unexpended at the time and had nothing to do with the finances of the township, but was expended in the Biddulph Good Roads district by the county later.

#### COMPLAINTS.

As is the case in all Government audits, other complaints were made in regard to matters which are entirely outside the scope of an audit.

#### ASSESSMENT ROLLS.

The only assessment rolls that could be located were for the years 1916 and 1918. The roll of 1916 is properly certified to by the assessor but no certificate appears in the 1918 assessment roll at all.

The assessment roll of 1916 has been compared with the collector's tax roll of 1916 and found to be absolutely correct.

The assessment roll of 1918 has been compared with the 1918 collector's tax roll and the following persons and assessments were omitted from the tax roll:



Robt. McNamee, S E Pt L 13 C 1 assessed \$100.

Trustee L. O. L. 493 N W Pt L 15 C 3 assessed \$200.

Orland Mitton, Business Assessment, \$400.

C. C. Powers, L 8 W Main St. Granton, assessment \$1,200, but was only placed on the roll as \$1,000.

The explanation of the clerk was they must have been omitted in error. In the case of O. Mitton, he moved into Lang Estate property between the time of assessment and the preparing of the roll. It should have been placed on the roll.

The law in regard to the clerk preparing the roll states: "He shall set down the name in full of every person assessed, the amount and particulars of assessment as finally revised." The clerk has no discretion, but must include in the tax roll all but exempted property under the act. If lands are omitted to be assessed they can be placed on the roll of the following year under Sec. 54, Chap. 195 R. S. O., 1914.

The Assessment Rolls of the municipality should be kept by the Clerk.

#### COLLECTOR'S ROLLS.

The rolls for the years 1915 to 1918 inclusive have been examined, and, except for the manner in which the school taxes are levied, are carefully prepared.

In making the collector's roll the clerk should see that the total assessed value that appears in the assessment roll has been entered in the collector's tax roll.

The township is to be congratulated on the manner in which the taxes are collected. There are taxes in arrears in the county treasurer's hands against only one description of land in the whole township.

It is a pleasure to be able to report that the entire 1918 tax roll was collected and no arrears returned to the county treasurer; this is evidence of the prosperity of the ratepayers and efficient work of the collector.

#### PUBLIC SCHOOLS.

The Act in regard to township grant to public schools says in part as follows:

The township council shall collect by assessment upon the taxable property of public school supporters in the township \$300 at least for every public school teacher, etc., etc.

Sec. 93, Chap. 266, R. S. O., 1914, reads: "The sums so levied and collected to be applied exclusively for teachers' salaries."

The public school taxes should be placed on the tax rolls under three columns with headings as provided for in the rolls as follows:

GENERAL (rate for Grants to Schools)

TRUSTEES (amounts requisitioned for)

SPECIAL (such as debentures, etc.)

The township rate has nothing whatever to do with school rates, but in this township the general school rate for grants has been included with the general township tax rate illegally ever since such taxes were imposed.

It is the duty of the clerk to make the collector's roll for the municipality in accordance with the acts and attach a certificate that the roll is the collector's roll for the year mentioned and the municipality mentioned, prepared according to the provisions of the Assessment Act.



Now that the attention of the clerk has been called to the proper and legal way to prepare the roll he should for the year 1919 see that the general township rate does not include any school taxes and that the roll is prepared so that the school taxes paid by each ratepayer will show clearly all the school taxes imposed under each of the different headings for which columns are provided in the tax roll.

The Public School Act is different from the Separate School Act and must not be confounded with it as has been the case in Biddulph.

The Sec.-Treas. of each school section in the township public and separate were invited to send in their books to be checked against the amounts paid them as recorded in the treasurer's books of the township. This request was complied with by all public and R. C. separate school sections.

R. C. SEPARATE SCHOOLS.

There are four R. C. Separate School Sections to which ratepayers of the Township of Biddulph contribute, Sec. 3 and Sec. 4 are sections wholly within Biddulph Township and Union R. C. S. S. 6 contributed to by ratepayers in Biddulph and London Townships and Village of Lucan; Union R. C. S. S. 9 which is contributed to by ratepayers in three Townships, Biddulph, McGillivray and Stephen.

On the rolls of the Township of Biddulph there should appear the amount raised from each ratepayer for his school taxes to any and all of the Separate Schools.

But as I am informed, for easy figuring, the general tax rate of the township each year included the amount levied for Public School grants. The general tax rate was charged to all Public and Separate School supporters. Then was computed what rate represented the school rate and the Separate Schools were allowed on their taxes the same as a grant the sum that the taxes of the section had been charged in general rate and a rate struck to make up the balance of the money asked for by the section and to be contributed by Biddulph Township. This method was purely illegal and was also hard to explain to ratepayers. Up to and including the 1916 Roll, W. D. Stanley computed the amounts correctly, but his successors, while trying to follow the same method that he had adopted for so many years, did not compute the calculations accurately, with the following result:

On the tax roll of 1917 and 1918 the amounts allowed the R. C. Separate Schools in lieu of what school taxes were included in the general taxes were as follows:

1917 ROLL.				
Section—	Allowed On Roll.	Proper Amount.	Due Township.	Due School.
R. C. S. S. 3 .....	\$300 00	\$246 60	\$53 40	
R. C. S. S. 4 .....	421 00	421 00		
R. C. S. S. 6 .....	213 00	217 41		\$4 41
R. C. S. S. 9 .....	117 00	93 93	23 07	
	<u>\$1,051 00</u>	<u>\$978 94</u>	<u>\$76 47</u>	<u>\$4 41</u>
1918 ROLL.				
Section—	Allowed On Roll.	Proper Amount.	Due Township.	Due School.
R. C. S. S. 3 .....	\$300 00	\$248 66	\$51 34	
R. C. S. S. 4 .....	300 00	424 71		\$124 71
R. C. S. S. 6 .....	213 00	215 91		2 91
R. C. S. S. 9 .....	117 00	110 36	6 64	
	<u>\$930 00</u>	<u>\$999 64</u>	<u>\$57 98</u>	<u>\$127 62</u>

From the above it will be seen that:—R. C. S. S. 3 has been overpaid in 1917 \$53.40 and in 1918 \$51.34, a total of \$104.74, which should be levied against the ratepayers of this section in 1919 in excess of the amount they require for the running of their school in 1919.

R. C. S. S. 4, in 1918, has been taxed for \$124.71 more than has been paid over by the township. This school section is entitled to the above amount and should apply to the Council for an order for \$124.71 which is due them.

U. R. C. S. S. 6 are entitled to from 1917 \$4.41, and 1918 \$2.91, a total of \$7.32, and should apply to the Council for an order for \$7.32 which is due them.

U. R. C. S. S. 9 were overpaid in 1917 \$23.07, and in 1918 \$6.64, a total of \$29.71 which sum should be levied for on the 1919 roll against the ratepayers in Biddulph, of this section, in excess of amount required for 1919. The Clerk will have to see that at the recapitulation of his 1919 roll it is clearly stated what amounts appear on the roll in settlement of these overdrawn items or they will be paid to the section with the other school rates on the 1919 roll.

U. R. C. Separate School 9, which is a union school. Biddulph township contributes 39 per cent., Stephen Township 5 per cent., McGillivray Township 56 per cent., were taxed on the roll of 1918 for \$352.60 in Biddulph Township. They claim to have asked for \$600, 39 per cent. of which was to be contributed by Biddulph supporters so they only expected to receive \$234, but were taxed and paid \$352.60. The Sec.-Treas., when he brought in his books, could not understand why they had got so much, and only made entry in pencil, thinking that they had been paid more than had been collected. The Clerk must see that \$118.60 over-collected, less \$29.71 under-collected, or \$88.89 is deducted from 39 per cent. of the amount asked for in this section in levying the 1919 taxes. For instance, if the section ask for \$600 for 1919, Biddulph should contribute 39 per cent. or \$234, but they have already contributed \$88.89 more than their share, so the clerk should levy for \$145.11 in 1919 if they ask for \$600.

Chap. 270, Sec. 64, R. S. O., 1914, of Separate School Act (1) reads as follows:

“The Clerk of every municipality, in making out the collector’s roll shall place columns therein so that under the head of “School Rate” the public school rate may be distinguished from the separate school rate, and that under “Special Rate for School Debts” public school purposes may be distinguished from separate school purposes.”

#### BY-LAWS.

The by-laws are written in the by-law book as a rule before they are acted on by the Council. This has necessitated alterations in some of the by-laws while they were under discussion before being finally passed. These changes have not been initialed by the Reeve and Clerk and it is not possible to tell when the changes were made. Unfortunately the minutes of council omit to give the particulars but in many cases in the last two years merely mention number of by-law without any mention of what the subject is.

I found no copy in the by-law book of a by-law passed Feb. 4th, 1918, which provided for the payment of \$1,100 to the Village of Granton in a lump sum. This by-law has since been located and pasted in the by-law book.

Many of the by-laws appointing pathmasters have had names altered; when the alteration took place there is nothing to indicate.

Greater care should be taken to see that the by-laws are free from alterations or defects that would cause any loss to the township.

In the by-law No. 12 of 1918, passed Sept. 2nd, 1918, striking the tax rate



for the year 1918, the County Rate is changed to 9 mills without any initials or any information in the Council minutes to show how the rate was arrived at. The minutes of Council meeting in regard to the by-law are:—

Moved by R. E. Hodgins, seconded by Phineas Dickens, “That by-law No. 12 being read the proper number of times be finally passed and the corporal seal attached. Carried.”

It would be very much better if the by-laws were written out on sheets before being passed and after they are passed be transcribed into the by-law book.

There were a number of by-laws which showed alteration, some of which were claimed to have been altered after they had been passed but this cannot be corroborated as the minutes do not contain anything to enable anyone to tell when the changes took place.

MINUTES OF THE COUNCIL.

The record of Minutes of Council do not contain as much information as they should; too much is trusted to memory, and all together too much of the business of the townships transacted by verbal reports. Councilors who are appointed as a committee to investigate some matter rarely report in writing and the minutes frequently record the number of a by-law passed but do not say a single word about what the contents or purposes of the by-law are.

When a by-law is brought before the Council to strike the tax rate for the year there should be recorded in the minutes the estimates of the amount of money to be raised by taxation for the different purposes for which taxes are levied. Nothing of this kind appears in the Minutes in 1917 and 1918, the minutes do not even state the number of mills on the dollar for County, Township or any other levies.

The duty of the Clerk in regard to recording the Minutes of Council meetings is as follows:

It is the duty of the Clerk to truly record in a book, without note or comment, all resolutions, decisions and other proceedings of the Council; Sec. 218, Chap. 192. R. S. O., 1914. Had that been done a great deal of the points in dispute might have been avoided entirely.

ORDERS.

The Order Form in use in the township does not provide for the signature of the Clerk, who with the Reeve should sign all orders passed by Council for the payment of money. The Order, besides giving particulars what the payment is for, should clearly state the account to which it is to be charged by the Treasurer.

An Order Form complying with the above has been handed the Clerk so that a supply can be procured. The Orders should all be machine numbered and if cancelled should be attached to the stub for record and not destroyed. In this way a complete record of all orders issued can be kept.

ACCOUNTS WITH OTHER TOWNSHIPS.

The accounts with other townships in connection with boundary lines are settled regularly.

The Township of London claims \$15.50 for engineer's and clerk's fees on the following awards:

Dec. 11th, 1916, Mitchell award .....	\$3 50
Oct. 25th, 1917, Hardie Raycraft award .....	8 00
Sept. 18th, 1918, Hardie Raycraft award .....	4 00
	<hr/>
	\$15 50



An account for this is in the hands of the Clerk and will be taken up at the next Council meeting.

Biddulph Township in most of its transactions on boundaries only pay their portion of work done and in that way avoid disputes with adjoining townships.

#### THE TREASURER.

The Cash Book is well and carefully kept. The Municipal Cash Book required by the Act is in use.

Prior to 1917, W. D. Stanley, who was Clerk for forty years, kept a ledger account of the affairs of the township yearly for which he got special remuneration.

For the years 1917 and 1918 the Treasurer has kept a ledger account for the township in which is entered in detail all the transactions of the township.

I am pleased to be able to state that it never has been my privilege to audit the books of any township treasurer where they were more accurately and better kept than they are in the Township of Biddulph by John Fox, Treasurer.

#### THE CLERK.

W. D. Stanley was Clerk for over forty years. He died early in 1917, and was succeeded in January, 1917, by R. T. Raycraft, who was in November, 1917, succeeded by the present Clerk, R. H. Radcliffe.

W. D. Stanley, as Clerk of the Township for over forty years, had a great deal to do with its progress and development. He had ways of performing some of the work of the Clerk of the Township peculiar to himself. He was accurate and careful in his work and although some things were not done by him in the exact way provided by law, yet neither the Township nor any ratepayer ever lost one cent by the methods which he adopted and carried out.

One of his peculiarities was the levying of Public School Grants including them in the general township rate levied against Public and Separate School supporters. He then made a calculation of the rate that had thus been imposed on Separate School supporters in the general rate and put on the roll as Separate School taxes the difference between what he had already charged the Separate Schools and the rate necessary to furnish the trustees with the total amount they had requisitioned for. This method did not show in the tax roll as School taxes all the taxes actually collected. That method of preparing a collector's roll is not legal.

The law in regard to this as set forth in R. S. O., 1914, Chap. 195, Sec. 99, with other provisions of what the Clerk is required to place on the roll "in separate columns the amount for which each person is rated for County rate, General rate, Public School rate, Separate School rate, Special rate for school debts, and other rates the proceeds of which are required by law to be kept distinct and accounted for separately."

The 1917 roll was prepared by R. T. Raycraft by following the method used by Mr. Stanley, but in calculating the Separate School taxes some errors were made in the computation which are referred to under the heading of R. C. Separate Schools.

The 1918 roll was prepared by R. H. Radcliffe in the same way, and errors were made in completing the Separate School taxes the particulars of which are shown under the heading of R. C. Separate Schools.

The Minutes of the Council were more fully recorded in Mr. Stanley's time than they have been since.

It is the Clerk's duty to place on the tax rolls all unpaid fees on award drains with 7 per cent. added. Mr. Stanley did not incorporate these in the roll but made a list of them at the end of the roll, but the collector was not charged with them as part of the roll, when paid they were entered in Treasurer's Cash Book. In 1917 Roll, R. T. Raycraft placed some award fees in the roll in the proper manner but did not add 7 per cent. to the amount due from the Grand Trunk Railway. In 1918 Roll, R. H. Radcliffe did not add any award drain fees to the roll. There were only two items that should have gone on the 1918 roll. These will go on the 1919 roll unless paid before.

It never has been customary in this township for the Clerk to sign the orders for payment passed by the Council. The Order Form in use does not provide for it. All orders should indicate to what account the orders, when paid by the Treasurer, are to be charged. All orders should be machine numbered and if cancelled should be retained as a record. A suitable Form has been handed the Clerk so that when getting new Forms the above points will be taken care of.

The Clerk should procure some suitable filing system to keep the award drain reports, plans and other papers, as the importance of having them in case the ditch requires to be cleaned out is important.

During the process of this audit I have discussed the method of carrying on the work with the Clerk, and given him all the information he asked for.

#### STATUTE LABOUR.

The old method of Pathmasters and Statute Labour Lists still prevails in the township except in the Police Village of Granton. Where that method prevails there is always trouble to get the Lists returned before the tax roll is completed.

It would be better for the township as a whole if the Statute Labour was all collected on the tax roll and the money spent on the roads.

In many townships, where the method of performing Statute Labour still remains, the tax roll is seriously delayed on account of the tardy manner in which the pathmasters have returned their road lists.

With the scarcity of labour it would seem a wise movement to have Statute Labour put on the roll and the road work done by contract.

#### DEBENTURES.

The township have no debenture liability as a township, but have issued debentures for Union School Section 12, which is paid by the ratepayers of that section. The last debenture matures in 1920. An issue of debentures was made for the Granton Hydro Electric Commission which is paid back to the township yearly. As the debentures mature, by the Commission, the annual amount is \$254.27. The last debenture matures in 1945.

#### MRS. STANLEY NOTES.

The township from time to time borrowed money from individuals. There has been some talk in the township that \$1,000 borrowed from Mrs. W. D. Stanley in 1915, was paid twice by the township.

On March 1st, 1915, the township borrowed from Mrs. Mary Stanley \$1,000 the note to mature December 20th, 1915. For this the proceeds, \$955.25, went



to the credit of the township in the Standard Bank. When the note came due the township had not funds to meet it.

On February 7th, 1916, the township gave a note to Mrs. Mary Stanley for \$1,000 at 5 per cent. interest, for which \$1,000 was placed to the credit of the township on February 8th, 1916.

The note dated March 1st, 1915, was paid on February 17th, 1916, as \$1,000. On June 24th, 1916, an order was issued by the township for \$7.39 for 45 days overdue interest on this note.

The note of February 7th, 1916, was paid on April 2nd, 1917, as \$1,054.

The transactions were clear and were perfectly legal and the township only paid what they were entitled to pay.

The reason that this is explained is to set forth the facts in the matter. The notes have been shown to a number of ratepayers during this audit.

AWARD DRAINS.

There are a number of award drains in the township under the Ditches and Watercourses Act.

The fees chargeable by the engineer for the awards are usually paid in cash to the Treasurer. In the event of their not being paid the law directs that they be entered on the tax roll against the land described by the engineer and 7 per cent. added.

From the records in the award book kept by the Clerk there are a few items in regard to Engineers' Awards which do not appear to have been paid or placed on the tax roll of 1918, as follows:

John Wright, L. 24, S. B., Peacock award .....	\$1 00
John McFalls, L. 12, C 3, Atkinson award .....	3 90
Thos. Nagle, L. 29, C 6, Nagle award .....	7 00
Jas. Markin, L. 28, C 6, Nagle award .....	5 50

Unless these are paid before the Clerk prepares the 1919 roll, they should be entered on the roll against the lands mentioned.

The award drain papers are in bad shape. They should be carefully gone over and filed in strong envelopes and labeled, so that, when required, can be referred to. If a box was made so the envelopes would stand on end and the name of award and year entered and filed in alphabetical order it would be much better than the present condition they are in.

STANLEY DRAIN.

In 1917, on report of F. W. Farncomb, engineer, upon a petition of ratepayers, a by-law for a municipal drain was provisionally adopted. The drain was for the purpose of draining certain lands in Biddulph and London Townships.

There has been legal advice taken on the matter and I am informed that the Council were advised that, if proceeded with, it would be advisable to require a petition and the proceedings started as if no report had ever been made.

For the above reason the amount expended by the township is not included as an asset of the township in the attached report and statement of Assets and Liabilities of the township.



HYDRO ELECTRIC EXPENDITURES.

Under the Hydro Act, equipment has been installed to serve John S. Parks, but is operated under the Ailsa Craig Hydro Commission.

On October 1st, 1918, the Hydro Electric Power Commission of Ontario, Toronto, wrote the Treasurer as follows: "Referring to our letter of July 29th, 1918, re the re-imbursement of the Township of monies expended in the above-mentioned matter would say that this Commission has authorized the repayment of this by Ailsa Craig on the sinking fund basis. This entails the computation of a schedule of annual payments which will be made to you together with interest at the legal rate, so that in ten years this will have been repaid. This schedule will be forwarded to you in the near future."

It is not likely that other expenditures under this head will be made in the township to increase the amount to such an extent as debentures can be issued so Biddulph will be required to wait for the return of the investment spread over at least 10 years.

The township will have to get from the Hydro Electric Power Commission the computation of annual amounts to be paid to Biddulph by Ailsa Craig.

1918 STATEMENT.

Attached hereto is an abstract statement of receipts and disbursements for the year 1918, with detailed statement of the disbursements, also a statement of Assets and Liabilities of the township as on December 31st, 1918.

Nothing is included in the liabilities for the expense incurred in 1919 on the Sheep Case.

The work of the local auditors in regard to 1918 receipts and expenditures was correct and agreed with figures attached hereto.

FINANCIAL STANDING.

Attached is a statement of the Assets and Liabilities of the Township of Biddulph as far as could be ascertained from the books and records of the township as on December 31st, 1918.

The available assets exceed the current liabilities by over four thousand dollars, which is a very satisfactory showing.

POLICE VILLAGE OF GRANTON.

Granton was a Police Village some years previous to the year 1913, the date back to which the audit extends.

According to the Minutes of Council and by-laws of the township the amounts of appropriation for different years were as follows:

1913 .....	\$50 00
1914 .....	100 00
1915 .....	100 00
1916 .....	300 00
1917 .....	300 00
1918 .....	300 00

There never has been a written agreement between the township and trustees setting forth the amount of the appropriation and stating what proportion of licenses in the Village, etc., are to be placed to the credit of the Village by the Township.

By-laws have been passed covering some of the above but how the amount of appropriation was arrived at does not seem to be known to any one so far as I can ascertain. It was just a lump sum not based on any figures of assessment or taxes.

In 1918, the trustees of the Village passed a by-law in connection with the amount they desired for the year 1918 and submitted it to the township Council for their ratification. It was passed by the township Council on February 4th, 1918, and is as follows:

BY-LAW NO. 1 OF 1918 OF THE POLICE VILLAGE OF GRANTON WITHIN THE MUNICIPALITY OF THE TOWNSHIP OF BIDDULPH.

A by-law to authorize and instruct the Reeve and Treasurer of the said township of Biddulph to borrow on their joint notes a certain sum of money not to exceed on the whole eleven hundred dollars, with interest not to exceed 6 per cent. per annum on the whole amount, save and except three hundred dollars being that portion of grant appropriated to the Police Village of Granton for which no portion of principal or interest is in any way chargeable to, or against any lands or properties within the Police Village of Granton.

The eleven hundred dollars contained in this by-law is made up in the following manner, and different levies under the heading of: Hydro Street Lighting, Street Oiling and Statute Labour, at \$1 per day, and three hundred dollars as grant from the Township of Biddulph, and any balance appearing on account of the different levies shall be placed in the hands of the Treasurer of the Township and to the credit of the Trustees of Police Village of Granton.

Be it therefore enacted by the Municipal Council of the Township of Biddulph and is hereby enacted that the request of the Trustees of the Police Village be granted, and that the Reeve of the said Township of Biddulph is hereby authorized and instructed to place the desired amount in the hands of the Treasurer of the said Township of Biddulph to be placed to the credit of Police Village of Granton.

The Reeve is hereby authorized and instructed to sign any order as requested by the Chairman and Secretary of the said Trustee Board of the Police Village of Granton, when placed before the Council.

Be it still further enacted that this by-law shall come into full force, virtue and effect after the passing thereof.

Signed	Agleson McDonald	} Trustees.
Police Village	Warner R. Langford	
Seal Attached	Geo. A. Jameson	

Passed in Open Council this 4th day of February, 1918.

Signed	WM. J. McFALLS,	R. H. RADCLIFFE,
	Reeve.	Clerk.

The By-law is not sealed with the Township Seal.

No by-law is legal that contains any provision contrary to the Statutes. On January 28th, 1918, the Police Village issued an order in favour of A. McDonald for eleven hundred dollars for expenditure for P. V. Granton for year 1918. On February 4th, 1918, the Reeve of the Township issued an order on the Treasurer of the Township for \$1.100 in favour of A. McDonald or bearer being for expenditure, Police Village to cover the above.



The Police Village deposited the \$1,100 in the Bank in Granton, since which time they have issued orders on the bank for expenditures from time to time, and on April 24th, 1919, had still on hand, unexpended, \$329.28.

The Statutes R. S. O. 1914, Chap. 192, Sections 502 to 535 inclusive, govern villages. Sec. 514 provides for payment of money by township treasurer of orders of trustees and concludes with "An order shall not be given under this section except for work actually performed or in payment in pursuance of an executed contract."

The payment of lump sum was an illegal payment.

The township had never permitted the trustees to draw orders for work performed or contracts completed on the treasurer of the township for payment but insisted on them issuing orders which came to the Council of the Township and the Reeve issued an order for the payment of the amount. This was not legal as if there were funds on hand to meet the amount the order of the inspecting trustee or two of the trustees of the Village was all that was necessary under Sec. 514, Chap. 192, R. S. O., 1914.

When this condition of affairs was known to me I invited the trustees to come to Lucan and talk over the situation and furnish vouchers for their disbursements and account for the \$1,100 illegally paid to them by the township.

The three trustees accepted the invitation, and the affairs of the Police Village were freely discussed. I explained to them that the manner in which the tax rolls were prepared, that there was included in the township taxes of the village for 1918 school taxes to the amount of \$190.63 owing to the grant for public schools always having been included in the township rate by the Clerks of Biddulph.

The total township rate for Granton, 1918, is .....	\$731 70
This included five farms not in Granton with township tax of .....	88 80
Leaving township rate in Granton Village only of .....	642 90
The school taxes included amount to .....	190 63
Leaving the actual township tax on property in the Village of Granton .....	452 27

The township by by-law granted to the Police Village of Granton \$300 or 2,800 mills on their assessment, so that all the Police Village of Granton, on an assessment of \$107,100, contributed to the general expenses of the township for the year 1918, was \$152.27 or 1,420 mills on the assessment, while the balance of the township contributed 4,220 mills on their assessment.

The assessment of the township for 1918, exclusive of the Village of Granton, was \$1,803,903. There was expended in the 5 divisions, the gravel account and on bridges in 1918, \$3,511.63 which represents 1,946 mills, so that compared with Granton contributing 1,422 mills to general funds. The balance of the township contributed 2,274 mills as follows:

TOWNSHIP.		Mills.
School tax in township rate .....		1.780
Spent on roads, gravel and bridges .....		1.946
Left for township expenses .....		2.274
Total township rate put on roll .....		6.000
GRANTON.		Mills.
School tax in township rate .....		1.780
Grant for roads, etc., \$300 .....		2.800
Left for township expenses .....		1.420
		6.000



I have gone into the figures given above to assist the trustees and Council to arrive at an agreement for 1919. I told the trustees that, in my opinion, if they got a grant or allowance on the township rate of \$200 they were getting all they should expect or could by any fair method of figuring be entitled to.

If the two bodies cannot agree, then Sec. 511, Chap. 192, R. S. O., 1914, must be resorted to, which is as follows:

“The ratepayers of the Village shall be entitled to such deduction from the township rate payable by them as may be agreed on between the trustees and the Council of the township or if they are unable to agree as shall be determined by a Judge of the County Court of the County in which the village is situate.”

Under Sec. 509, Chap. 192, R. S. O., 1914, the trustees can obtain more money if needed by asking for sums to be raised as a special rate.

Attached to this report is a statement of the standing of the accounts between the Police Village of Granton and the Township of Biddulph which shows \$21.44 due the Police Village of Granton from the Township of Biddulph on December 31st, 1918.

#### RECOMMENDATIONS.

That new Order Form be procured as per sample which has been handed the Clerk.

That both the Reeve and Clerk sign all orders in future that are drawn on the Treasurer.

That on all orders for the payment of money it be distinctly shown what account the item is to be charged to so the Treasurer can enter them properly in the books of the township. That the Minutes of the Council Meetings contain fuller particulars and when by-laws are under discussion the Minutes contain information as to what by-laws are about.

That all changes in by-laws be initialed before the by-law is finally sealed.

That when the tax rate is fixed the Minutes contain the rates fixed for the different purposes and the amount of money it is proposed to be raised for County rate, Township rate, etc.

That envelopes be procured to file the award drain papers in so they can be preserved for future reference.

That some proper place be provided for keeping the township books and records.

#### CONCLUSIONS.

There is a very unfriendly feeling in the township between different groups of ratepayers. This report contains the facts as procured from the books, vouchers and evidence taken under oath.

During the audit matters of interest to the township, not mentioned in this report, were discussed with the Reeve, Councillors, Officers and other ratepayers of the township.

I do not blame the present officials for some of the conditions that exist at the present time as some of the methods in use were evolved from the past and handed down from one set of officials to another without much change.

I desire to thank the Officers and Members of the Council and the Auditors for 1918 for the willing manner in which they have rendered substantial assistance during the continuance of this audit.

I shall be pleased to furnish any further explanations or advise with the council in reference to any of the matters mentioned in this report.

Yours truly,

A. F. FALLS,  
*Chartered Accountant.*

Chatham, Ont., April 29th, 1919.

Cost of this Audit, \$255.

TOWNSHIP OF BIDDULPH.

ABSTRACT OF RECEIPTS, YEAR ENDING DEC. 31ST, 1918.

Collector of Taxes, 1918 Roll .....	\$35,612 84
Collector of Taxes, 1917 Roll .....	159 05
County Treasurer, arrears of taxes .....	80 30
Pool licenses, Granton .....	20 00
Loans .....	7,100 00
Township of Blanchard .....	36 80
Ont. Govt. railway tax .....	20 36
Hydro Com., <i>re</i> J. Park .....	122 99
Granton .....	126 00
Granton .....	155 43
Granton Hydro Com., for deb. and int. ....	254 27
County, for Red Cross .....	1,879 41
Pub. School, Section 12 and 4 Deben. ....	414 00
John Ryder, Nayles award .....	4 50
Corrugated Pipe Co. ....	5 40
M. McLaughlin .....	2 65
Granton Police Village .....	1 32
P. Whilahan, Ryder award .....	10 00
S. Leslie, plank .....	3 00
A. Isaac, refund .....	1 00
Jas. Ryder, award .....	8 00
McGillivray Township .....	1 88
Wes. Maguire, half cost of ditch .....	3 00
West Hulbert, cutting weeds .....	3 00
	<hr/>
	\$46,025 20

ABSTRACT OF DISBURSEMENTS, YEAR ENDING DEC. 31ST, 1918.

Expenses of elections .....	\$71 00
Salaries and allowances .....	1,187 40
Printing, advertising, postage and stationery .....	155 21
Roads and bridges—	
Division 1 .....	\$432 67
Division 2 .....	201 95
Division 3 .....	244 75
Division 4 .....	243 95
Division 5 .....	736 08
Gravel .....	973 98
Bridges .....	678 25
	<hr/>
	3,511 63
Ditches and watercourses .....	610 96
Red Cross and charity .....	2,060 00
School, Public .....	6,915 89
Schools, R. C. Separate .....	2,129 61
Loans and interest on loans .....	7,364 10
Board of Health .....	211 55
Sheep .....	129 00
County rate .....	14,978 90

Hydro Power expenditure .....	\$142 75	
Miscellaneous .....	87 35	
Granton Police Village .....	1,385 96	
Granton: Hydro Comm., deb. and int. ....	254 27	
Debenture and interest, Union S. S. 12 and 4 .....	414 00	
		\$41,609 58
Overdraft, Dec. 31st, 1917 .....	\$181 64	
Balance at credit Dec. 31st, 1918 .....	4,233 98	
		4,415 62
		\$46,025 20

TOWNSHIP OF BIDDULPH.

DETAILS OF EXPENDITURES, DEC. 31ST., 1918.

EXPENSES OF ELECTIONS.

1918.		
Jan. 14	R. H. Radcliffe, fees .....	\$15 00
	M. Blae, D. R. O. ....	12 00
	W. J. Smyth, D. R. O. ....	12 00
	A. H. Westman, D. R. O. ....	12 00
	M. Culbert, D. R. O. ....	12 00
	M. A. Stanley .....	8 00
		\$71 00

SALARIES AND ALLOWANCES.

1917.		
July	R. T. Raycraft, clerk's fees, Stanley drain .....	\$95 00
Dec. 15	R. T. Raycraft, drawing by-law, Police Village .....	10 00
1918.		
Jan. 4	C. C. Powers, pt. salary, collector, 1917 .....	75 00
Feb. 4	C. C. Powers, pt. salary, collector and postage .....	12 00
	R. T. Raycraft, P. D. and M. ....	9 00
	R. T. Raycraft, distributing voters' lists .....	5 00
	R. T. Raycraft, selecting jurors and returns .....	5 00
	R. T. Raycraft, filing awards .....	27 50
	R. T. Raycraft, inspecting awards .....	2 40
	R. T. Raycraft, balance 1917 salary .....	31 60
Mar. 4	A. K. Hodgins, auditor .....	15 00
Apr. 1	A. K. Hodgins, extra .....	5 00
Mar. 4	F. A. Ryan, auditor .....	15 00
Apr. 1	F. A. Ryan, extra .....	5 00
Mar. 4	R. H. Radcliffe, B., D and M. ....	2 40
Apr. 1	M. A. Powers, one day with auditors .....	2 50
June 15	W. J. Smith, assessor, C. of R. and postage .....	94 00
	Eli Hodgins, two days C. of R. ....	8 00
	W. J. McFalls, two days C. of R. ....	8 00
	J. W. Kelly, two days C. of R. ....	8 00
	R. E. Hodgins, two days C. of R. ....	8 00
	Phineas Dickens, two days C. of R. ....	8 00
	R. H. Radcliffe, two days C. of R. ....	8 00
July 1	R. E. Hodgins, sittings and div. work .....	40 00
	Phineas Dickens, sittings and div. work .....	40 00
	Eli Hodgins, sittings and div. work .....	40 00
	W. J. McFalls, sittings and div. work .....	40 00
	J. W. Kelly, sittings and div. work .....	40 00
	R. H. Radcliffe, part salary, clerk .....	100 00
Nov. 4	R. H. Radcliffe, sel. jurors and returns .....	5 00
	W. J. Smyth, sel. jurors and returns .....	4 00
	W. J. McFalls, sel. jurors and returns .....	4 00
Dec. 16	W. J. McFalls, sittings and div. work .....	40 00
	Phineas Dickens, sittings and div. work .....	40 00
	R. E. Hodgins, sittings and div. work .....	40 00
	Eli Hodgins, sittings and div. work .....	40 00
	J. W. Kelly, sittings and div. work .....	40 00
	John Fox, treasurer .....	90 00
	R. H. Radcliffe, clerk, balance .....	100 00
	R. H. Radcliffe, allow. D. & W. Act .....	25 00
		\$1,187 40



PRINTING AND STATIONERY.

1918.			
Jan. 14	W. Sovereign, balance 1917 .....	\$20 25	
	<i>Municipal World</i> , supplies .....	7 58	
	T. H. Stanley, postage, collector 1916 .....	3 32	
	R. H. Radcliffe, six copies <i>Municipal World</i> .....	6 00	
Feb. 4	R. H. Radcliffe, postage and stationery .....	25 00	
Apr. 1	Chas. Chapman, building .....	2 50	
	Wm. Sovereign, acct. 1918 .....	10 00	
May 6	F. A. Ryan, supplies, auditors .....	50	
	<i>Municipal World</i> , supplies .....	7 10	
June 1	John Fox, treasurer, war stamps .....	5 00	
	R. H. Radcliffe, war stamps .....	1 00	
23	W. Sovereign, acct. 1918 .....	10 00	
Sept. 2	W. Sovereign, acct. 1918 .....	35 00	
	<i>Municipal World</i> , supplies .....	18 21	
Nov. 4	R. H. Radcliffe, war stamps .....	1 00	
	W. Sovereign .....	2 75	

155 21

ROADS AND BRIDGES.

Division 1.

1918.			
Feb. 4	J. W. Patterson, eight hours shoveling snow.....	\$1 60	
Mar. 4	Clarence Coursey, shovelling snow, Moiety .....	2 50	
Apr. 1	Clarence Coursey, filling washout, Moiety .....	1 50	
May 6	J. J. McIlhargy, 24 hours snow, team, Moiety .....	4 40	
31	Wellington Sadler, plow repairs .....	1 50	
	Eli Hodgins, grader .....	4 50	
	Jas. Whalen, grader, 6½ days .....	112 75	
	Albert Hodgins, team, 1 day .....	4 00	
	Jas. Scale, cleaning culvert, Moiety .....	50	
6	C. McCormick, shov. snow, Moiety .....	2 00	
July 1	Ward Hodgins, hf. cost dam car, W.B. ....	9 15	
Aug. 5	Jas. Whalen, dr. grav. S. B. Moiety .....	44 00	
	Jas. Wright, ditching con. 24 sideroad .....	13 13	
	W. Maguire, hf. cost culv. townline .....	24 30	
Sept. 2	G. Bowden, cement and lumber, Clandeboye .....	36 55	
	W. J. Hodgins, putting in cement .....	9 25	
Oct. 7	J. McCann, rep. cul. W. B. Moiety .....	19 00	
	Alf. Hodgins, cutting weeds .....	3 00	
Nov. 4	Allen Hodgins, work on culvert .....	1 50	
	W. J. Hodgins, cem't. for Clandeboye .....	3 90	
	Eli Hodgins, overseeing W. B. ....	3 00	
	Geo. Bowden, posts and scantling, Moiety .....	1 88	
29	Geo. Bawden, posts and plank .....	1 88	
	John Park, work with team .....	400	
	Eli Hodgins, work with grader .....	2 00	
	Jas. Whalen, grading S. B. Moiety .....	20 00	
Dec. 18	Jas. Whalen, grading S. B. Moiety .....	72 70	
	J. S. Park, drawing tile, Park Hodgins award.....	5 00	
1917.			
Dec. 15	Geo. Bowden, 122 ft. hemlock, Clandeboye .....	4 50	
1918.			
Dec. 16	Geo. Howard, drawing gravel, S. B. Moiety .....	18 68	

432 67

Division 2.

1918.			
May 31	James Whalen, 3 days with grader .....	\$69 00	
June 15	James Whalen, grader on W. B. ....	23 00	
July 1	W. D. Hodgins, gravel con. and spread. ....	33 00	
Aug. 4	Joseph Collins, cement sidewalk, Clandeboye .....	20 50	
Sept. 2	Thos. Hennessey, cement work, Clandeboye .....	2 20	
	A. Patton, cement work, Clandeboye .....	6 25	
Nov. 4	James Barry, drawing and putting in culvert .....	3 00	
Dec. 16	W. H. Connor, gravel contract, W. B. Spl. grant .....	45 00	

201 95

Division 3.

1918.		
Apr. 1	Fred. Armitage, clean. and opening hill .....	\$13 90
May 6	M. McLaughlin, rep. culvert .....	1 50
	M. Herbert, shovelling snow on hill .....	9 60
June 15	Ed. Breen, tile, gravel and fixing culvert .....	8 60
	Phineas Dickens, overseeing .....	3 00
	Alex. McDonald, gravel contract .....	25 00
	Jas. Whalen, 2 days, grader .....	46 00
July 1	Pat. Whelehan, shovelling gravel .....	2 00
Aug. 5	Roy Neil, removing tree .....	80
	Alex. McDonald, rep. culvert .....	3 00
	Thos. Patton, plow repairs .....	10 50
Sept. 2	Chas. Ross, 2 days at gate .....	1 00
	K. Thompson, 2 days at gate .....	1 00
	Wilfred Herbert, cutting limbs .....	2 50
Oct. 7	Jas. Whalen, Twp. share Biddulph and Lucan .....	69 55
	Ivan Davis, rep. culvert .....	1 00
	Dan Quigley, ditching and tile .....	10 00
	Percy Armitage, repairs to road .....	1 00
	Val. Mackey, cutting weeds and ditching .....	9 80
Nov. 4	Wesley Culbert, wires and putting in .....	10 00
	Geo. Bowden, cement .....	2 60
29	Jos. McLaughlin, digging daisies .....	1 50
	J. Whalen, 2½ cords gravel .....	9 10
1917.		
Dec. 15	W. Thompson, 12 loads gravel .....	1 80

244 75

Division 4.

1917.		
Nov. 5	Dan Whalen, cutting weeds .....	\$2 25
Dec. 15	Jas. D. Ryan, cutting weeds .....	4 00
1918.		
Apr. 1	W. Brooks, plowing and opening roads, Moiety.....	9 20
June 15	Pat Ryan, shovelling snow .....	1 50
	Allen Westman, 2 days grader, con. 10 and 11 .....	44 00
July 1	Allen Westman, hf. cost grading W. B. ....	11 00
	J. P. Kelly, tile and drawing same .....	1 60
	Geo. Lester, drawing gravel .....	13 50
	Ed. Brown, rep. culvert and ditch .....	9 00
Sept. 2	T. J. Haskell, drawing gravel .....	3 50
	Simon Leslie, shovelling snow and rep. road .....	3 00
	M. Carroll, cutting weeds, 4 days .....	10 00
Oct. 7	Val. Mackey, cutting weeds and cleaning ditch .....	10 60
Nov. 4	Dan Whalen, 12 cords gravel .....	54 90
	Dan Whalen, rep. washout and culvert .....	5 00
	J. C. Kely, plowing .....	2 50
29	John Wright, cleaning culvert .....	4 00
Dec. 16	Dan Whalen, bal. on contract .....	52 50
	Geo. Duffield, work .....	1 90

243 95

Division 5.

1918.		
Feb. 4	S. J. Parr, shovelling snow .....	\$1 00
	M. Hadie, shovelling snow .....	1 00
Mar. 4	Jos. Wright, shovelling snow, Moiety .....	4 50
	Oscar Mitters, shovelling snow, Moiety .....	3 00
	Jno. Peacock, shovelling snow, Moiety .....	1 00
	W. H. Dykes, shovelling snow, Moiety .....	2 00
Apr. 1	Milton Hadie, shovelling snow, Moiety .....	7 00
	E. Harlton, shovelling snow, Moiety .....	7 50
May 6	Roy Langford, damage washout .....	4 35
	John Ferris, removing snow .....	17 25
June 15	Vic. Westman, gravel contract, Moiety .....	25 00
July 1	Westman Bros., grading .....	208 00
	Jos. Wright, gravel contract, Moiety .....	20 00

July 1	R. Lindsay, gravel contract .....	\$20 00
	John Knowles, gravel contract, Moiety .....	25 00
Aug. 5	A. Westman, half day grader .....	11 00
	P. D. Stanley, cutting weeds .....	1 50
Oct. 7	Jos. Kennedy, tile and putting in .....	3 00
Nov. 4	Vic. Westman, gravel contract and culvert, Moiety ....	361 48
Dec. 16	John Knowles, gravel contract .....	12 50

736 08

## GRAVEL.

1917.		
Oct. 1	W. Thompson, Div. 4 .....	\$16 85
1918.		
Mar. 4	B. Revination, 2 cords .....	1 50
May 31	W. D. Puddy, filling washout .....	1 00
June 15	Jos. Casey, opening pit .....	9 00
July 1	Alex. McDonald, opening pit .....	3 00
	Fred. Krants, gravel and work in pit .....	43 00
	Wes. Culbert, gravel .....	4 75
	W. J. David, gravel and work in pit .....	59 90
Aug. 5	Jas. Corroll, 2 days at gate .....	1 50
	H. Herbert, 1½ days minding pit .....	75
	A. Davis, gravel and opening pit .....	55 75
Sept. 2	W. J. Davis, 5 cords .....	3 75
	B. Revington, gravel and work in pit .....	23 40
	T. A. Lewis, gravel and work in pit .....	6 00
	L. Hodgins, gravel .....	25 00
	Geo. Hodgins, 2 years gravel and work in pit .....	60 00
	Alton Isaac, 2 days at gate .....	1 00
Oct. 7	C. Powe, opening pit .....	4 50
	P. Grace, opening pit .....	5 00
	W. Robinson, gravel .....	11 25
	J. Stanley, gravel, and work in pit .....	11 85
	P. Grace, gravel and work in pit .....	6 10
Nov. 4	F. Krantz, bal. in full .....	5 00
	Sam McRann, gravel and rep. to culvert .....	55 25
	W. McLaughlin, gravel and damage .....	42 75
	W. Donley, gravel and work in pit .....	40 85
	L. Hodgins, gravel .....	21 00
	Roy Neil, gravel account and work in pit .....	73 35
29	I. Wallis, gravel and work in pit .....	39 50
	John Park, gravel and work in pit .....	88 75
	W. Shoenbottom, gravel and work in pit .....	1 25
	C. McRoberts, gravel and work in pit .....	110 65
	J. E. Massey, gravel, .....	4 00
	Leonard Bennett, 2 days minding pit .....	2 00
Dec. 16	Jno. S. Park, gravel .....	28 33
	W. Cosgrove, gravel .....	14 45
	Minor Dotts, gravel and work in pit .....	30 40
	W. Dunlop, gravel and work in pit .....	12 00
	W. McLaughlin, 12½ cords .....	9 35
	W. Robertson, 7 cords .....	5 25
	Thos. Morkin, right of way .....	5 00
	K. Thompson, watching .....	2 00
	Minor Dotts, damage, watching, etc. ....	28 00

973 98

## BRIDGES.

1918.		
July 1	J. T. Peaskett, material and work .....	\$500 00
Aug. 5	J. T. Peaskett, balance of contract .....	36 90
July 1	E. Brown, filling abutments, Quegley's S. R. ....	8 00
Aug. 5	Jas. W. Kelly, overseer .....	36 00
Oct. 7	Canada Ingot Iron Co., culverts .....	86 60
	Clarence Smith, filling approaches .....	6 00
Nov. 4	Alex. McDonald, rep. bridge .....	2 00
	Con Whelehan, rep. bridge .....	2 75

678 25



DITCHES AND WATERCOURSES.

1918.			
Feb.	4	F. W. Farncombe, McFalls & Ryan, awards .....	\$24 50
	4	R. T. Raycraft, D. & W. Act .....	25 00
Apr.	1	Eli Hodgins, London & Stanley .....	4 00
		R. H. Radcliffe, London & Stanley .....	4 00
		W. J. McFalls, London & Stanley .....	4 00
		Jas. Ryan, compl'g. Whitham award .....	25 00
		F. W. Farncombe, enforcing Whitham award .....	21 75
May	6	G. Tuddenham, 19 rod ditching .....	9 50
		Jos. Collins, drawing tile and putting .....	4 23
		W. J. McFalls, inspecting .....	3 00
		W. H. Simpson, repairing washout .....	7 00
	31	J. M. Wells, filling in Hardy-Raycraft award .....	5 00
		R. E. Hodgins, inspecting .....	3 00
		W. J. McFalls, inspecting .....	12 00
June	15	H. J. Kuhn, tile for twp. ....	74 15
		Val. Mackay, Harrigan & Ryder award .....	10 00
		John Knowels, drawing tile and cleaning ditch .....	25 00
July	1	Pat Lavery, ditching on 6 & 7 .....	8 00
		F. A. Ryan, cleaning ditch .....	5 25
		W. J. McFalls, 2 days .....	6 00
Aug.	5	Hugh Carroll, 12 rods ditch and tile .....	9 00
		A. Westman, ditching .....	39 00
		A. Davis, rep. culverts and hauling .....	8 00
		Val. Mackay, Harrigan & Ryder Drn. ....	2 00
		W. T. Riddell, work and hauling .....	34 50
		W. J. McFalls, 2 days inspection .....	6 00
Sept.	2	W. J. McFalls, 1 day inspection .....	2 00
		G. E. Phinn, tile .....	2 24
Nov.	4	G. E. Phinn, tile, Brownlee .....	5 84
		G. E. Phinn, tile, Donley .....	2 10
		G. E. Phinn, tile, Park .....	3 25
		G. E. Phinn, tile, Clarke Brownlee .....	15 00
Sept.	2	John Roger, Ryder award .....	24 00
		Thos. McCann, Park award .....	47 00
		H. J. Kuhn, tile, Park award .....	22 00
		Jas. Ryder, ditching .....	13 00
Nov.	4	W. J. McFalls, 1 day .....	3 00
		Pat Whelehan, digging and tile, Whelehan Ryan .....	22 00
	29	Gus Hennessey, tile .....	7 00
Dec.	16	Lewis Carton, tile .....	9 65
		Wm. Brownlee, twp. share Clark Guilfoyl .....	15 00
		Jas. Jackson, grate .....	3 00
		Frank Clark, drawing tile and work .....	16 00
		John Roger, Whelehan award .....	12 00
		Eli Thompson, lowering ditch .....	8 00

610 96

RED CROSS AND CHARITY.

1918.			
Jan.	14	Mrs. H. McFalls .....	\$15 00
		Miss Mary Brooks .....	7 50
		Rev. W. Lowe .....	7 50
		Mrs. R. H. Radcliffe .....	15 00
		Mrs. Ed. Dinsmore .....	15 00
		Mrs. R. Wilson .....	7 50
Feb.	4	J. Ross Robertson, for Sick Children .....	10 00
		Mrs. A. McDonald .....	15 00
		Mrs. Ed. Dinsmore .....	15 00
		Mrs. R. H. Radcliffe .....	15 00
		Miss Mary Brock .....	7 50
		Mrs. R. Wilson .....	7 50
		Mrs. Bessie McNaughton .....	7 50
Jan.	14	Mrs. Bessie McNaughton .....	7 50
Mar.	4	Mrs. Bessie McNaughton .....	7 50
		Mrs. Alex. McDonald .....	15 00
		Mrs. Ed. Dinsmore .....	15 00
		Mrs. R. H. Radcliffe .....	15 00
		Miss Mary Brooks .....	7 50
		Mrs. R. Wilson .....	7 50
		Rev. W. Lowe .....	7 50

Feb.	4	Rev. R. Lowe .....	\$7 50
Apr.	1	Mrs. Bessie McNaughton .....	7 50
		Mrs. R. H. Radcliffe .....	15 00
		Miss Mary Brooks .....	7 50
		Mrs. A. McDonald .....	15 00
May	6	Mrs. A. McDonald .....	15 00
Apr.	1	Rev. W. Lowe .....	7 50
		Mrs. Ed. Dinsmore .....	15 00
May	6	Mrs. Bessie McNaughton .....	7 50
		Miss Mary Brooks .....	7 50
		Mrs. R. H. Radcliffe .....	15 00
		Mrs. R. Wilson .....	7 50
	31	Mrs. R. Wilson .....	7 50
Apr	1	Mrs. R. Wilson .....	7 50
1918.			
May	6	Mrs. Ed. Dinsmore .....	15 00
	31	Mrs. Ed. Dinsmore .....	15 00
		Miss Mary Brooks .....	7 50
		Mrs. R. H. Radcliffe .....	15 00
July	1	Mrs. R. H. Radcliffe .....	50 00
May	31	Mrs. A. McDonald .....	15 00
July	1	Mrs. A. McDonald .....	50 00
May	31	Mrs. Bessie McNaughton .....	7 50
July	1	Mrs. Bessie McNaughton .....	25 00
Aug.	5	Mrs. Bessie McNaughton .....	25 00
Sept.	2	Mrs. Bessie McNaughton .....	25 00
July	1	Mrs. R. Wilson .....	25 00
Aug.	5	Mrs. R. Wilson .....	25 00
Sept.	2	Mrs. R. Wilson .....	25 00
July	1	Mrs. Ed. Dinsmore .....	50 00
Aug.	5	Mrs. Ed. Dinsmore .....	50 00
Sept.	2	Mrs. Ed. Dinsmore .....	50 00
July	1	Miss Mary Brooks .....	25 00
Aug.	5	Miss Mary Brooks .....	25 00
Sept.	2	Miss Mary Brooks .....	25 00
May	6	Rev. W. Lowe .....	7 50
	31	Rev. W. Lowe .....	7 50
July	1	Rev. W. Lowe .....	25 00
Aug.	5	Rev. W. Lowe .....	25 00
Sept.	2	Rev. W. Lowe .....	25 00
Aug.	5	Mrs. R. H. Radcliffe .....	50 00
Sept.	2	Mrs. R. H. Radcliffe .....	50 00
Oct.	7	Mrs. R. H. Radcliffe .....	50 00
Aug.	5	Mrs. A. McDonald .....	50 00
Sept.	2	Mrs. A. McDonald .....	50 00
Oct.	7	Mrs. A. McDonald .....	50 00
Sept.	2	Mrs. R. E. Hodgins .....	25 00
Oct.	7	Mrs. R. E. Hodgins .....	25 00
Nov.	4	Mrs. R. E. Hodgins .....	25 00
Oct.	7	Miss Mary Brooks .....	25 00
Nov.	4	Miss Mary Brooks .....	25 00
	29	Miss Mary Brooks .....	25 00
Oct.	7	Rev. W. Lowe .....	25 00
Nov.	4	Rev. W. Lowe .....	25 00
	29	Rev. W. Lowe .....	25 00
Oct.	7	Mrs. Bessie McNaughton .....	25 00
Nov.	4	Mrs. Bessie McNaughton .....	25 00
	29	Mrs. Bessie McNaughton .....	25 00
Oct.	7	Mrs. R. Wilson .....	25 00
Nov.	4	Mrs. R. Wilson .....	25 00
	29	Mrs. R. Wilson .....	25 00
Oct.	7	Mrs. Ed. Dinsmore .....	50 00
Nov.	4	Mrs. Ed. Dinsmore .....	50 00
	29	Mrs. Ed. Dinsmore .....	50 00
	4	Mrs. R. H. Radcliffe .....	50 00
	29	Mrs. R. H. Radcliffe .....	50 00
	4	Mrs. A. McDonald .....	50 00
	29	Mrs. A. McDonald .....	50 00
	29	Mrs. R. E. Hodgins .....	25 00

PUBLIC SCHOOLS.

S. S. No. 1 .....	\$694 24	
S. S. No. 2 .....	810 35	
S. S. No. 5 .....	886 56	
S. S. No. 6 .....	762 99	
S. S. No. 7 .....	1,621 61	
Union S. S. No. 8 .....	335 80	
S. S. No. 9 .....	662 60	
Union S. S. Nos. 10 and 3 .....	144 84	
Union S. S. Nos. 12 and 4 .....	700 20	
Union S. S. Nos. 12 and 4, debentures and interest ....	296 70	
		6,915 89

R. C. SEPARATE SCHOOLS.

R. C. S. S. 3 .....	\$579 40	
R. C. S. S. 4 .....	705 62	
R. C. S. S. 6 .....	491 99	
Union S. S. 9 .....	352 60	
		2,129 61

LOANS AND INTEREST.

1918.			
Dec. 18	Standard Bank, dated Jan. 14th, 1918 .....	\$1,000 00	
	Standard Bank, dated Feb. 4th, 1918 .....	1,100 00	
	Standard Bank, dated Jan. 2nd, 1918 .....	2,000 00	
	Standard Bank, dated Aug. 5th, 1918 .....	2,000 00	
	Standard Bank, dated Apr. 1st, 1918 .....	1,000 00	
		\$7,100 00	
	Int. on Jan. 14th, 1918, note, \$1,000 .....	55 75	
	Int. on Feb. 4th, 1918, note, 1,100 .....	61 35	
	Int. on July 2nd, 1918, note, 2,000 .....	57 20	
	Int. on Aug. 5th, 1918, note, 2,000 .....	46 05	
	Int. on Apr. 1st, 1918, note, 1,000 .....	43 75	
			7,364 10

BOARD OF HEALTH.

1918.			
Mar. 4	Antony Langlais, <i>re</i> P. McGee, guar. ....	\$8 00	
	Miss Kehoe, meals, P. McGee, guar. ....	2 00	
	Mrs. Martin McGee, bedding burned .....	46 50	
May 31	Geo. Foster, burying nuisance .....	2 00	
	Geo. Foster, putting up cards .....	9 00	
Nov. 4	Geo. Foster, placarding township .....	9 00	
Mar. 4	W. J. McFalls, attending meeting .....	3 00	
Aug. 5	W. J. McFalls, attending meeting .....	3 00	
Nov. 4	W. J. McFalls, attending meeting .....	3 00	
	29 W. J. McFalls, attending meeting .....	3 00	
Dec. 16	W. J. McFalls, attending meeting .....	3 00	
Mar. 4	R. H. Radcliffe, attending meeting .....	3 00	
Aug. 5	R. H. Radcliffe, attending meeting .....	3 00	
Nov. 4	R. H. Radcliffe, attending meeting .....	3 00	
	29 R. H. Radcliffe, attending meeting .....	3 00	
Dec. 16	R. H. Radcliffe, attending meeting .....	3 00	
Mar. 4	Wm. Lewis, attending meeting .....	3 00	
Aug. 5	Wm. Lewis, attending meeting .....	3 00	
Nov. 4	Wm. Lewis, attending meeting .....	3 00	
Dec. 16	Wm. Lewis, attending meeting .....	3 00	
Nov. 29	Wm. Lewis, attending meeting .....	3 00	
Nov. 4	Miss Kehoe, balance acct. ....	80	
Dec. 16	Dr. D. W. Mitton, services .....	89 25	
			211 55



SHEEP ACCOUNT.

1918.			
Mar. 4	Ben Bevington, loss 2 ewes worried .....	\$40 00	
	Wesley Culbert, loss sheep killed and worried .....	45 00	
Apr. 1	Phineas Dickens, inspecting sheet .....	2 00	
	Eli Hodgins, inspecting sheep .....	2 00	
	W. J. McFalls, inspecting sheep .....	4 00	
Aug. 5	W. J. McFalls, trip to London, special meeting .....	8 00	
	R. H. Radcliffe, do .....	8 00	
	R. E. Hodgins, do .....	8 00	
	Phineas Dickens, special meeting .....	5 00	
	J. W. Kelly, special meeting .....	4 00	
	Eli Hodgins, special meeting .....	3 00	
			129 00

COUNTY RATE.

Dec. 19	County rate for 1918 .....	14,978 90
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HYDRO POWER EXPENDITURE.

July 1	Hydro Power Com., transformer installed at Parks....	142 35	
May 6	Express on meters .....	40	
			142 75

MISCELLANEOUS.

1918.			
Jan. 14	Geo. Dinsmore, refund, statute labor .....	\$1 00	
	Thos. Hodgins, rebate, weed cutting .....	18 75	
	Mrs. Joseph Wilson, refund, dog tax .....	1 00	
Feb. 4	Ben Abbott, refund, dog tax .....	1 00	
	Anthony A. Dwyer, error, dog tax .....	1 00	
	Ben Bevington, error, dog tax .....	1 00	
	Jas. A. Donley, error, dog tax .....	1 00	
	W. E. Haskett, error, dog tax .....	1 00	
	Jos. Grant, error, dog tax, 1917 .....	1 00	
	Ben Langford, wood for hall .....	5 00	
	A. Reith, glass and putty for hall .....	1 25	
Mar. 4	A. Henry, error, dog tax .....	1 00	
	R. Wilson, error, dog tax .....	1 00	
April 1	J. A. Wright, error, dog tax .....	1 00	
	A. K. Hodgins, telephone .....	25	
July 1	W. A. Brooks, refund, statute labour .....	7 50	
	H. Mowbray, telephone .....	55	
Aug. 5	Oscar McFalls, livery hire .....	4 00	
No.1 4	R. H. Hodgins, glass and putty .....	3 00	
29	John Fox, Treas., rent of hall for ct. ....	10 00	
	Geo. Lambourne, error in asst. ....	1 90	
	Oscar McFalls, broken spring .....	5 75	
Dec. 16	W. J. McFalls, telephone acct., 1918 .....	4 00	
	F. A. Dobbs, statute labour .....	5 00	
	Roy Ferris, refund, dog tax .....	2 00	
	C. W. McRoberts, reb. business asst. ....	2 70	
	J. A. Bartlett, rebate business asst. ....	2 70	
	Geo. Hodgins, poundkeeper .....	1 00	
	Horrace Gammage, poundkeeper .....	1 00	
			87 35

POLICE VILLAGE OF GRANTON.

1918		
Jan. 14	A. J. Clatworthy, street lighting .....	\$40 00
	W. W. Baker, gravel, Pres. Church .....	2 50
	C. Foster, constable .....	10 00
	Lucan Corporation, oil tank .....	3 50
	W. Sovereign, ballots .....	1 50
Feb. 4	Vic. Westman, gravel acct. ....	3 00
	J. E. Rigney, election expense .....	16 00
	W. J. McFalls, police village .....	4 32

Feb. 4	A. McDonald, expenditures .....	\$1,100 00	
	A. J. Clatsworthy, street lighting .....	40 00	
Dec. 16	Police Village, balance on spec. levies .....	165 14	
		<hr/>	
		\$1,385 96	
	Granton Hydro Commission, debenture and interest ..	254 27	
		<hr/>	\$1,640 23

DEBENTURE.

Union S. S. No. 12 and 4 Deb. and Int. ....	414 00	
	<hr/>	\$41,609 58

TOWNSHIP OF BIDDULPH.

ASSETS, DECEMBER 31ST, 1918.

Available Assets.

Cash in Standard Bank .....	\$4,233 98	
Taxes, 1918 roll, collected in 1919 .....	163 43	
Taxes, 1917 roll, collected in 1918 .....	1 95	
Arrears from Co. Treas., paid Twp. Treas., 1919 .....	9 90	
Arrears in Co. Treas. office, 1916 L 4, C. 1 .....	67 10	
Arrears in Co. Treas. office, 1916 L 4, .....	.....	
R. C. Sep. School Section 3, overpaid .....	104 74	
R. C. Sep. School Section 9, overpaid .....	29 71	
Hydro cost of parks equipment .....	211 64	
Hydro Comm., Toronto, balance .....	1 82	
Award Drains—		
Jos. Wright, L 24, S B Peacock awd. ....	1 00	
John McFalls, L 12, C 3 Atkinson A. ....	3 90	
Thos. Nagle, L 29, C 6 Nagle award .....	7 00	
Jos. Markin, L 28 C 6 Nagle award .....	5 50	
	<hr/>	\$4,841 67

Fixed Assets.

Twp. Hall, lot and clerk's desk .....	500 00
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Passive Assets.

Debentures Union P. S. S. 12 .....	\$720 00	
Debentures Hydro Comm., Granton .....	3,359 04	
	<hr/>	4,079 04
		<hr/>
		\$9,420 71

TOWNSHIP OF BIDDULPH.

LIABILITIES, DECEMBER 31, 1918.

Current Liabilities, Outstanding Orders and Accounts.

A. Hodgins, Division 1 .....	\$1 00
W. Patterson, Division 4 .....	1 00
W. Fraser, Division 2 .....	3 00
T. H. Stanley, collector, 1918 .....	87 68
W. Sovereign, balance, 1918 .....	35 00
G. E. Foster, B. of S. ....	2 00
P. Dauncey, Division 1 .....	8 50
F. A. Ryan, refund, dog tax .....	2 00
Chas. C. Hodgins, refund, dog tax .....	2 00
Pat Lampkin, culvert .....	6 50
A. T. O'Neil, D and W. ....	6 51
W. Morkin, gravel .....	1 50

Jas. Atkinson, refund, dog tax .....	\$1 00	
Pat Dewar, gravel .....	2 50	
Ben Langford, bridge .....	3 60	
Municipal World .....	4 05	
A. Davis, Division 3 .....	2 00	
S. McKannon, gravel .....	5 25	
G. Hodgson .....	10 00	
M. O. Shea .....	1 85	
		<hr/>
Total outstanding orders .....	\$186 94	
R. C. Separate S.S. 4, amount due Sec. ....	124 71	
R. C. Separate S.S. 6, amount due Sec. ....	7 32	
Due to Police Village of Granton .....	21 44	
		<hr/>
		\$340 41

Deferred Liabilities.

Debentures U. P. S. S. 12 .....	\$720 00	
Debentures Hydro Com., Granton .....	3,359 04	
		<hr/>
		4,079 04
		<hr/>
Total Liabilities .....		\$4,419 45
Assets exceed Liabilities .....		5,001 26
		<hr/>
		\$9,420 71

TOWNSHIP OF BIDDULPH.

POLICE VILLAGE OF GRANTON,

1917.

By grant from Township .....	\$300 00	
By Pool license .....	19 90	
By Hydro levied on roll, 1917 .....	480 00	
By Statute Labour on roll, 1917 .....	264 25	
By street oiling, on roll, 1917 .....	136 82	
		<hr/>
		\$1,200 97
To expenditures per 1917 audit .....		1,093 19
		<hr/>
1917 Dec. 31 Balance at credit .....		\$107 78

1918.

1918 Feb. 11 By cash refund, W. J. McFalls .....	\$1 32	
June 8 By cash, pool room .....	20 00	
Oct. 7 By cash, refund, Granton street oiling .....	126 00	
Dec. 14 By cash, refund, Granton orders paid by twp. and interest .....	155 43	
		<hr/>
		\$302 75
By grant from township, 1918 .....	300 00	
By Hydro levied on roll, 1918 .....	471 48	
By Statute Labour on roll, 1918 .....	260 00	
		<hr/>
		\$1,334 23
		<hr/>
		\$1,442 01
To expenditures, 1918 audit .....	\$1,385 96	
To interest on advances as per order Dec. 14, 1918, \$155.43; less amounts paid by twp., 120.82 .....	34 61	
		<hr/>
		1,420 57
		<hr/>
Amount due Police Village of Granton from Township on Decem- ber 31, 1918 .....		\$21 44



## THE MAYOR AND COUNCIL,

*Municipality of Burlington, Ontario,*

SIRS,—Acting under authority of an Order-in-Council made on the recommendation of J. W. Sharpe, K.C., Provincial Municipal Auditor, I have conducted an examination of the books, accounts, and records of your Municipality (including Water Commission and School Board) for the years 1917 and 1918, and report thereon as follows:

The following schedules have been prepared by me and are attached herewith:

- (1) Cash Balance Sheet, December 31, 1918.
- (2) Permanent Assets and Debenture Liabilities, December 31, 1918.
- (3) Cash Balance Sheet, December 31, 1917.
- (4) Permanent Assets and Debenture Liabilities, December 31, 1917.
- (5) Outstanding Taxes 1918 at December 31, 1918.
- (6) Outstanding Taxes 1906-17 (inclusive) as at December 31, 1918.
- (7) Comparative Revenue Account for years 1917, 1918.
- (8) Summary of Receipts and Payments, 1918.
- (9) Summary of Receipts and Payments, 1917.
- (10) Tax Adjustment, December 31, 1918.
- (11) Summary of 1917 and 1918 Tax Rolls.
- (12) Accounts Payable, December 31, 1918.
- (13) Details of Debenture Liability, December 31, 1918.
- (14) Details of Frontage Taxes under By-laws.
- (15) Statement of Cost of Sewers and Sewage Disposal Plant as at December 31, 1918.
- (16) Statement of Water Commission Account in Municipality's books, December 31, 1918.
- (17) Cash Vouchers Missing, 1918.
- (18) 1918 Payments not "passed" by Council
- (19) 1917 Cash Vouchers Missing.
- (20) 1917 Payments not "passed" by Council.
- (21) Statement of amounts paid to the County of Halton for Patriotic purposes.
- (22) Memo of Insurance and Bonds in force December 31, 1918.

## WATER COMMISSION.

- (23) Balance Sheet as at December 31, 1918.
- (24) Revenue Account for 1918.
- (25) Receipts and Disbursements for 1918.
- (26) Accounts Payable, December 31, 1918.
- (27) Balance Sheet as at December 31, 1917.
- (28) Revenue Account for 1917.
- (29) Receipts and Disbursements for 1917.

## SCHOOL BOARD.

- (30) Receipts and Disbursements for 1918.
- (31) Receipts and Disbursements for 1917.

## ASSESSMENT ROLL.

The Assessments Rolls are arranged by wards alphabetically according to owners. A more satisfactory way would be to arrange the Rolls by wards, block number and lot number. This method would facilitate a reference to ascertain if any given property has been assessed.

Under the present system it is impossible to know whether any particular lot is assessed in any year without first ascertaining the name of the owner at that time.

The rolls have been totalled, summarized, and the Assessor's affidavit attached.

## COLLECTOR'S ROLL.

Schedule (11) attached gives summary as prepared by me for 1917 and 1918. The following items were omitted from the 1917 roll:

Roll No. 86—A. Hayes, assessment, \$1,175.00; taxes, \$38.97.

Roll No. 105—A. McKirdy, assessment, \$3,300.00; taxes, \$108.00.

Roll No. 245—Jas. Davidson, assessment, \$525.00; taxes, \$17.33.

Roll No. 760—G.N.W. Tel. Co., assessment, —; taxes, \$4.52.

In the 1918 roll the Bell Telephone Co. was entered twice, the first item being paid; the second item is for an assessment of \$4,748 and taxes of \$156.71. This latter item should be deducted from the roll, as the first item is according to the assessment roll.

For several years back there is no record in the office to show that the collectors have balanced their rolls and furnished the Clerk with a list of outstanding taxes. R. S. O., 1914, Chap. 195, requires the collectors to furnish the Clerk with an account of all outstanding taxes, showing reasons why collections were not made. Neither have the following requirements been complied with, that the collector "return" his roll and make oath in writing that all notices have been sent out; that the clerk shall mail a notice to each person appearing on the roll with respect to whose land any taxes appear to be in arrears for that year.

The collectors for several years have not furnished the Treasurer with itemized lists of his collections, it being the custom for the collector to mark "paid" opposite the item in the roll. The Treasurer also received amounts on account of taxes, which amounts were not always marked paid on the roll, but were entered as individual items in the cash book. Your present collector has stated to have seen receipts for certain items not marked paid on the roll, and which also appeared on the list of outstanding taxes prepared for your Council in September last. With the above exceptions, all the items on the roll not marked paid have been listed on the attached schedules 5 and 6 as outstanding taxes as at December 31st, 1918, for the years 1906 to 1918 inclusive.

Reference to schedule 10 shows that by taking the balance of outstanding taxes on auditors' report, December 31st, 1916, adding the amount of the collector's rolls for 1917 and 1918, and deducting the cash receipts on account of taxes for the years 1917 and 1918, the amount of taxes outstanding thus arrived at is \$72.57 less than the amount shown in the itemized statement of outstanding taxes as at December 31st, 1918, shown on schedules 5 and 6.

Assuming that all properties were annually listed on the assessment roll and the outstanding taxes, as stated December 31st, 1916 were correct, the above difference of \$72.57 would indicate that items to this amount had been paid, but not marked "paid" on the collector's roll.



### CASH BOOK.

All disbursements were supported by cancelled cheque, and with the exception of those items shown on schedules 17 and 19, by receipted accounts. They were also, with the exception of those items shown on schedules 18 and 20, properly passed by Council.

In some cases the accounts were not initialed as correct by the proper official. I would recommend that a rubber stamp be procured with a space for the initials of the official receiving the goods, and one for the initial of the Chairman of the Finance Committee, who should initial the account after the Committee have passed same for payment. The Treasurer should not pay any account until the initials of these two officials are affixed to same.

Cash receipts should be supported by a proper detailed voucher. There was only one general copy-receipt book. I would recommend a separate printed receipt book for each class of receipts, printed in duplicate and numbered by the printer.

By reference to the Treasurers of the County, the adjoining Townships and the Ontario Government I ascertained the amounts paid by them to your Municipality. These were properly recorded in your cash book.

Schedules 8 and 9, attached, give a summary of the receipts and disbursements for the years 1917 and 1918 as shown in the cash book.

### DEBENTURE REGISTER.

This book was properly entered up. Schedule 13 attached gives your debenture liability in detail as at December 31st, 1918, with the annual payments thereon.

### BY-LAW BOOK.

This book was written up to date and indexed. In 1918 it was not signed by the Mayor.

### MINUTE BOOK.

This book was written up to date and properly signed by the Mayor and Clerk.

### INSURANCE POLICIES AND BONDS.

Schedule 22 attached shows the Insurance in force as at December 31st, 1918. I have examined these policies. In the Council meeting minutes of 1918 the Collector's Bond was to be increased to \$5,000. There is no record of a Bond being placed on your Collector in 1917 and 1918. In this connection the collector's bond should be kept in force until he has returned the roll and furnished the Clerk with a detail of taxes not collected.

It might be well to increase the amount of Bond on your Town Treasurer and Water Commission Secretary-Treasurer.

### TITLE DEEDS.

There were no title deeds of the Town property on file. It would be advisable to confer with the Town's Solicitor and secure deeds of such property.

### TAX ARREARS.

Schedule 6 attached shows that taxes as far back as 1906 are still unpaid. As pointed out above, when referring to the Collector's Roll, the Collectors for some time back have not furnished the Treasurer with a detailed list of taxes unpaid, nor has the roll been "returned." The Council meetings minutes have at different times instructed that the Roll be returned by a certain date. This,



however, has not been done. R. S. O., 1914, chap. 195, sec. 127, requires the Treasurer to furnish a list of all taxes in arrear for the three years next preceding the 1st January. This list to be furnished before the assessor begins to make his assessment roll. The assessor, after making proper investigation and notification, shall enter certain notations on his list and shall verify the list under oath and return the list to the clerk. These requirements have not been complied with.

As shown above, your unpaid taxes have been allowed to stand for some years back, without any definite action being taken towards their collection. This should receive immediate attention by your Council and some means adopted to have the amounts collected or ascertain why they cannot be collected.

ASSETS AND LIABILITIES.

Schedules 1 to 4 attached, show the assets and liabilities of your Municipality as at December 31st, 1917 and 1918. These are divided into two classes; one, schedules 1 and 3, showing the immediate assets and liabilities; second, schedules 2 and 4, the permanent assets and liabilities on debentures.

The 1918 Cash Balance Sheet shows a cash deficit of \$351.69. The assets include an item "Debenture discount unamortized \$6,641.23. This is a deferred asset to be written off annually, as a debenture interest charge, over the life of the respective debentures. As this amount cannot be used to meet current liabilities, the Council should include this, as well as the cash deficit in their 1919 levy.

The item "School Board \$1,300" represents the amount paid in excess of what was included in the 1918 levy and should be added to the requisition for the 1919 requirements.

The "Sidewalk and Fire Hall" items represent expenditures to date on construction and will be covered by a debenture issue.

As a large portion of the accounts payable were paid in the early part of 1919 and a very small portion of the accounts receivable collected, your bank liability has increased considerably. A special effort should be made towards the collection of your accounts receivable, principal of which are outstanding taxes, and thus reduce your bank liability.

The Ratepayers' Investment, \$12,688.70, as at December 31st, 1918, schedule (2) attached, is the ratepayers' net investment in the Town property, and is represented as follows:

Waterworks plant, at cost .....	\$91,538 81	
Deduct debenture liability .....	80,506 37	
Paid from town funds .....		\$11,032 44
Town hall, engine house, etc., at cost .....	\$11,412 00	
Deduct debenture liability .....	4,657 99	
Paid from town funds .....		6,754 01
Weigh scales, at cost, paid from town funds .....		300 00
Wharf property, at cost, paid from town funds .....		2,000 00
Street watering and oiling plant at cost, paid from town funds ..		400 00
Office furniture at cost, paid from town funds .....		132 00
		\$20,618 45
Deduct overdraft debenture liability .....		7,929 75
Ratepayers' investment .....		\$12,688 70

The Permanent Assets, at cost, are taken at the values as shown on the December 31st, 1916, statement of assets and liabilities.

## REVENUE ACCOUNT.

Schedule (7) attached, shows a comparative Income and Expenditure account for the years 1917-8.

You will observe that in 1917 your Expenditures exceeded your Income by \$6,046.62. This is not good business and indicates that the Council did not keep in touch with the original estimates when authorizing the expenditures during the year.

In 1918 your Income exceeded your Expenditure by \$8,709.97. Your Income, however, included an exceptional amount, being \$17,338.81 accumulated surplus earnings from the Water Commission.

It has been the custom of the Council to strike one General Rate to cover expenditures for all purposes. If you will refer to R. S. O., 1914, chap. 195, sec. 99, you will see that the Collector's Roll is required to show the amount for which each person is rated for "County Rate," "General Rate," "Special Rate," "Local Improvement Rate," "Public School Rate," "Separate School Rate," "Special Rate for School Debts," and other rates. This section also provides that the rate for the collecting the principal or interest for the payment of Debentures may be included in the "General Rate." I would recommend that the debenture principal and interest rate be separated from the general rate.

By separating the rates as referred to above, it not only complies with the requirements of the Act, but will also enable your Treasurer to furnish the Council from time to time during the year with a statement as to the balance for expenditure in various classes.

Included in the expenditures for 1915-5-7-8 are amounts paid to the County of Halton totalling \$8,903.94, as per schedule (11) attached for Patriotic purposes. Debentures are to be issued for this amount, which will help to reduce your bank liability. You should not, however, relax in your efforts to collect the outstanding taxes, and future Councils should be careful to keep the expenditures reasonably near the income.

In 1918 a Bus Line to Hamilton was operated, on which \$1,431.50 was expended.

In 1918, \$2,033 was collected from the Ratepayers as a Frontage Tax for Debenture By-Law No. 353. The first payment on this Debenture is not due until 1919. As this amount has not been paid, the receipt for same was not considered as Income on Schedule 7 and was set aside as a liability.

## SEWERS AND SEWAGE DISPOSAL PLANT.

Schedule (15) gives a summary of Expenditures to date for this purpose. All these expenditures have been verified by reference to the Engineers' certificates for payment.

A bank savings account has been opened and \$20,000 deposited. This was to represent the excess of receipts from debentures over expenditures. Schedule (2) attached shows the excess at December 31st, 1918, was \$18,696.54. \$250 interest has been added to the original deposit, as shown on schedule (1).

## WATERWORKS COMMISSION.

A complete settlement with the Commission has not been made for some time. Schedule (6) attached shows how this account stands December 31st, 1918.



## FRONTAGE TAXES.

Schedule (14) attached shows the annual Frontage Taxes to be levied under Local Improvements. A proper local improvement assessment ledger has not been kept. Such a book should be opened, showing the amount to be collected on each property under the various by-laws.

## LEDGER.

A General Ledger has been opened by me, commencing with December 31st, 1916 balances. The transactions for the years 1917 and 1918 have been entered therein and the ledger balanced as at December 31st, 1918.

In addition to the accounts for the assets and liabilities individual accounts have been opened for items appearing on the Revenue Account. This should be entered up each month from the cash book, which would enable your Clerk to furnish the Council with monthly schedules of unappropriated balances, as well as a statement of receipts and disbursements.

## WATER COMMISSION ACCOUNTS.

Schedules 25 and 29 attached give a summary of receipts and disbursements for the years 1917 and 1918.

All disbursements were supported by cancelled cheques, receipts, vouchers, and were duly authorized by the Commission.

Schedules 24 and 28 attached show the Income and Expenditure for the years 1917 and 1918. In 1917 the surplus earnings were \$17.75, and in 1918, \$546.58. This is a decrease from previous years, which is accounted for by the increased salaries paid. The revenue shows a slight increase.

Schedules 23 and 27 attached shows the Assets and Liabilities as at December 31st, 1917 and 1918.

In 1918 the Town issued debentures amounting to \$17,338.81 for waterworks improvements. The proceeds from the sale of these debentures were retained by the Town. This represented a distribution of the Commission's accumulated Surplus Earnings up to December 31st, 1916 as dealt with in a report submitted to you by Messrs. Ralph E. Young & Co., sometime ago. The Surplus Earnings in 1918 were decreased by this amount and Construction Capital account increased. Your accumulated Surplus Earnings at December 31st, 1918, are \$3,748.94. This represents the undistributed earnings to that date.

## SCHOOL BOARD.

Schedules 30 and 31 attached give a summary of the Receipts and Disbursements for the years 1917-8.

All disbursements were supported by cancelled cheques and receipted accounts. The bank account was checked and verified with the bank.

## RECOMMENDATIONS.

(1) *Assessment Roll*.—To be prepared according to ward, block number and lot number.

(2) *Accounts*.—All accounts to be stamped with a "rubber stamp" and initialed as received by the proper official and by the Chairman of the Finance Committee.



- (3) *Receipts*.—Individual printed receipt book for each class of receipts.
- (4) *Bonds*.—Bond on Collector to be kept in force until roll is returned and properly accounted for.
- Bonds on Town Treasurer and Water Commission Secretary-Treasurer to be increased.
- (5) *Title Deeds*.—Have Town Solicitor secure title deeds of all Town Property.
- (6) *Yearly Rates*.—Tax rates to be separated to show rates for “County Rate,” “General Rate,” “Debenture Rate,” “Local Improvement Rates,” “Public School Rate,” “Separate School Rate,” and other rates, if any.
- (7) *Frontage Taxes*.—A Local Improvement Assessment Ledger to be opened showing the assessment for each improvement against the individual properties benefitted.

CONCLUSION.

All information required was fully and freely given, and I wish to thank your officials for the courteous treatment received.

Respectfully submitted,

GORDON A. PETERS,  
*Chartered Accountant.*

Cost of this Audit, \$369.10.

MUNICIPALITY OF BURLINGTON, ONTARIO.

CASH ASSETS AND IMMEDIATE LIABILITIES, DECEMBER 31ST, 1918.

ASSETS.

Due by town treasury, December 31st, 1916 .....	\$0 02
Balance in bank, sewers, gen. account .....	1,175 43
Balance in bank, sewers saving account .....	20,250 00
Tax arrears .....	7,105 14
1918 taxes outstanding .....	6,241 83
Due by collector on taxes .....	756 13
Brant Hospital for sewer privileges .....	786 50
Long Poor fund .....	2,000 00
Sidewalk construction .....	1,198 71
Fire hall extension .....	1,397 24
Good roads construction balance .....	928 07
Good roads maintenance balance .....	245 97
Water Commission for debentures .....	3,736 95
Debenture discount, unamortized .....	6,641 23
School Board, paid over 1918 levy .....	1,300 00
	<hr/>
	\$53,763 22
Cash deficit to be made up in 1919 levy .....	3,148 36
	<hr/>
	\$56,911 58

LIABILITIES.

Bank overdraft, general account .....	\$8,899 12
1918 debentures and interest .....	2,275 56
Overpaid taxes .....	36 51
County of Halton, 1918 rates .....	10,079 03
Account payable per list .....	12,712 82

Sewers account, amount raised by debentures but not yet expended .....	\$18,696 54
Amount raised by debenture by-law No. 193, but not yet expended .....	179 00
Amount levied under by-law No. 353 on property owners, but not paid on debentures . . . . .	•
Long Poor fund reserve .....	2,033 00
	2,000 00
	<hr/>
	\$56,911 58

MUNICIPALITY OF THE TOWN OF BURLINGTON, ONTARIO.

PERMANENT ASSETS AND DEBENTURE LIABILITIES, DECEMBER 31, 1918.

ASSETS.

School buildings and property (at value of debenture liability) .....	\$33,211 99
Cement walks (at value of debenture liability) .....	29,509 00
Street curbing (at value of debenture liability) .....	631 02
Street drains (at value of debenture liability) .....	2,702 43
Waterworks plant (at cost) .....	91,538 81
Town hall, engine house, hose tower, motor truck, fixtures and equipment (at cost) .....	11,412 00
Weigh scales (at cost) .....	300 00
Wharf property (at cost) .....	2,000 00
Street watering and oiling plant (at cost) .....	400 00
Office furniture (at cost) .....	132 00
Sewers and sewage disposal plant (at cost, less amount paid of debentures .....	\$182,389 38
Debenture monies not yet expended (see Cash Balance Sheet) .....	18,696 54
	<hr/>
	201,085 92
	<hr/>
	\$372,923 17

LIABILITIES.

School debentures by-law No. 225 .....	\$33,211 99
Cement walks debentures by-law No. 136 .....	\$1,055 16
149 .....	1,154 78
160 .....	3,731 44
172 .....	1,530 05
187 .....	1,575 36
211 .....	2,745 61
212 .....	3,265 01
240 .....	4,500 06
250 .....	7,780 92
276 .....	1,428 55
309 .....	742 06
	<hr/>
	29,509 00
Street curbing debenture, by-law No. 215 .....	631 02
Street Drain debenture, by-law No. 256 .....	2,702 43
Waterworks debentures, by-law No. 169 .....	\$38,842 63
189-254 .....	10,154 95
272 .....	14,169 98
344 .....	17,338 81
	<hr/>
	80,506 37
Fire protection debenture, by-law No. 193 .....	\$481 61
314 .....	4,176 38
	<hr/>
	4,657 99
Sewers debenture, by-law No. 288 .....	\$48,100 13
297 .....	23,999 26
343 .....	45,166 55
353 .....	76,419 98
354 .....	7,400 00
	<hr/>
	201,085 92
Overdraft debenture, by-law No. 260 .....	7,929 75
	<hr/>
Ratepayers' investment .....	\$360,234 47
	12,688 70
	<hr/>
	\$372,923 17

MUNICIPALITY OF BURLINGTON, ONTARIO.

CASH BALANCE SHEET, AS AT DECEMBER 31, 1917.

ASSETS.

Due by Town Treasurer .....	\$0 02
1906-16 taxes (December 31, 1916) .....	\$11,697 16
Less paid in 1917 .....	4,480 02
	<hr/>
1917 taxes .....	7,217 14
Due to tax collector, December 31, 1916 .....	6,746 89
Water commission .....	756 13
Long Poor fund .....	2,152 50
Sewer and disposal plant, expenditure to date, not covered by debentures issued .....	2,000 00
Debenture discount unamortized .....	42,949 52
	362 67
	<hr/>
	\$62,184 87
Cash deficit .....	9,061 66
	<hr/>
	\$71,246 53

LIABILITIES.

Royal Bank, sewers account .....	\$26 89
Royal Bank, general account .....	24,168 44
Royal Bank, loan .....	42,628 00
County of Halton <i>re</i> Good Roads .....	463 74
Overpaid taxes .....	2 81
Accounts payable .....	808 89
Debenture principal and interest (coupons not presented) ..	968 76
Balance unexpended under by-law No. 193 .....	179 00
Long Poor fund reserve .....	2,000 00
	<hr/>
	\$71,246 53

MUNICIPALITY OF BURLINGTON, ONTARIO.

PERMANENT ASSETS AND DEBENTURE LIABILITIES, DEC. 31, 1917.

ASSETS.

School, buildings and property (as per debenture liability per contra) ..	\$34,516 70
Town hall, engine house, hose tower, motor truck, fixtures and equipment (at cost) .....	11,412 00
Weigh scales (at cost) .....	300 00
Wharf property (at cost) .....	2,000 00
Office furniture (at cost) .....	132 00
Street watering and oiling equipment (at cost) .....	400 00
Sidewalks (at debenture liability) .....	33,234 98
Street curbing (at debenture liability) .....	693 96
Street drains (at debenture liability) .....	3,067 94
Waterworks plant (at cost) .....	74,200 00
Sewers and disposal plant (at debenture liability) .....	118,977 24
	<hr/>
	\$278,934 82

LIABILITIES.

Sidewalk debenture, by-law	No. 136 .....	\$1,548 90
	149 .....	1,507 04
	160 .....	4,555 97
	172 .....	1,744 29
	187 .....	1,759 63
	211 .....	3,019 42
	212 .....	3,589 74
	240 .....	4,840 80



Sidewalk debenture, by-law	No. 250	.....	\$8,337 83	
	276	.....	1,518 57	
	309	.....	812 79	
				\$33,234 98
Street curb. debenture, by-law	No. 215	.....		693 96
Street drains debenture by-law	No. 256	.....		3,067 94
Schools debenture by-law	No. 225	.....	\$33,922 76	
	233	.....	593 94	
				34,516 70
Waterworks Debenture, by-law	No. 169	.....	\$39,942 88	
	189-254	.....	10,422 63	
	272	.....	14,395 96	
				64,761 47
Fire protection debenture, by-law	No. 193	.....	\$705 35	
	314	.....	4,574 46	
				5,279 81
Sewers debenture, by-law	No. 288	.....	\$48,873 04	
	297	.....	24,359 02	
	343	.....	45,745 18	
				118,977 24
Overdraft debenture, by-law	No. 260	.....		8,221 13
				\$268,753 23
General ratepayers' investment		.....		10,181 59
				\$278,934 82

MUNICIPALITY OF BURLINGTON.

SUMMARY OF ARREARS OF TAXES FOR YEARS 1906 TO 1917.

1906	.....	\$18 48
1907	.....	16 38
1908	.....	57 02
1909	.....	93 07
1910	.....	386 36
1911	.....	494 84
1912	.....	56 90
1913	.....	380 69
1914	.....	798 82
1915	.....	1,092 60
1916	.....	1,530 92
1917	.....	2,179 06
Total	.....	\$7,105 14

MUNICIPALITY OF BURLINGTON.

REVENUE ACCOUNT, 1917-1918.

Income.	1917.	1918.
General taxes, levy	\$38,069 90	\$45,273 81
Cement walks, frontage, levy	1,868 85	1,822 31
Drain tax frontage, levy	254 03	1,618 03
Street curb frontage, levy	38 42	39 57
Snow shovelling frontage, levy	68 53	171 35
Street watering and oiling frontage, levy	415 06	895 71
Tax percentage	753 30	401 26
School purposes	1,613 74	1,593 99
Licenses	229 00	361 00
Fines and costs	1,220 95	593 37
Rents	180 00	184 00
Waterworks debentures and interest	4,804 45	4,804 45
Miscellaneous	99 96	284 99
Scale fees	17 00	23 95
Interest refund	30 02	.....
Dog taxes, tags	77 50	203 25
Railway tax	146 48	127 48
Long Poor fund, interest	120 00	120 00

Buliding permits .....	21 00	13 00
Bus fares .....		508 35
Brant Hospital for sewage disposal .....		786 50
Water Commission, earnings .....		17,338 81
Charity, refund on .....		26 25
Taxes adjustment .....		72 57
	<hr/>	<hr/>
	\$50,028 19	.....
Deficit, December 31st, 1917 .....	6,046 62	.....
	<hr/>	<hr/>
	\$56,074 81	\$77,264 00

Expenditure.	1917	1918.
Salaries and allowances .....	\$4,609 67	\$5,256 43
Printing, etc. ....	357 15	858 34
Roads and bridges .....	1,596 80	1,204 35
Charity . . . . .	1,129 35	721 30
Fire protection .....	620 44	1,020 82
County rates (1918, not paid) .....	9,759 09	10,079 03
Election and by-law expenses .....	179 17	263 86
Street lighting .....	1,151 87	1,100 55
Town hall upkeep and town property .....	354 16	449 59
Snow shovelling .....	120 25	154 45
Police office .....	197 47	371 01
Bank interest .....	1,245 95	1,641 22
Rent . . . . .	159 50	270 50
Debentures, principal and interest .....	18,274 91	23,877 41
Tax rebates .....	24 39	.....
School purposes .....	9,500 00	10,000 00
Hydrant rental .....	2,020 00	2,020 00
Law costs .....	495 23	3,239 35
T. & H. Highway, interest and expenses .....	951 58	817 82
Street oiling .....	510 80	1,304 42
Cement walks, repairs .....	57 42	119 08
Insurance . . . . .	468 61	410 35
Bus line expenses .....	.....	1,431 50
Weed cutting .....	.....	77 55
Medical Health Office (Board of Health) .....	111 40	106 10
Sewer maintenance .....	1,345 66	1,249 39
Grant, fall fair and band .....	75 00	225 00
Grant, Public Library .....	100 00	.....
Fires, refund .....	24 75	.....
Toronto Power Co. ....	106 04	.....
164th Battalion .....	86 75	.....
Mitchell claim .....	425 00	.....
Miscellaneous . . . . .	16 40	284 61
	<hr/>	<hr/>
	.....	\$68,554 03
Surplus, December 31, 1918 .....	.....	8,709 97
	<hr/>	<hr/>
	\$56,074 81	\$77,264 00

MUNICIPALITY OF BURLINGTON, ONTARIO.

SUMMARY OF RECEIPTS AND PAYMENTS, 1918.

Receipts.

Bills payable .....	\$156,566 90
Resident taxes .....	47,341 48
Non-resident taxes .....	10 87
Arrears of taxes .....	2,672 64
Dog tax .....	203 25
School purposes .....	1,593 99
Licenses . . . . .	361 00
Fines .....	593 37

Rents .....	\$184 00
Miscellaneous . . . . .	284 99
Tax interest .....	1 31
Scale fees .....	23 95
Sewer connections .....	259 50
Building permits .....	13 00
Waterworks debentures .....	16,260 59
Sewer debentures .....	78,607 55
Interest .....	60 00
Oiling Maple Ave. ....	155 40
Government grants .....	127 48
W. W. Commissions' .....	1,200 00
Bus fares .....	508 35
Good roads .....	3,528 14
Charity .....	86 25

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\$310,644 01

Overdraft, December 31, 1918, general account ..... 8,899 12

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\$319,543 13

*Payments.*

Salaries and allowances .....	\$5,213 23
Printing, advertising .....	774 33
Street lighting .....	1,201 81
Fire Dept .....	2,393 87
Law costs .....	566 25
Roads and bridges .....	3,095 88
Charity . . . . .	721 34
Debentures .....	7,596 21
Debenture interest .....	14,962 31
Bank .....	1,641 22
Bills payable .....	200,560 75
Sewer construction .....	13,356 20
Sewer savings account .....	20,000 00
Good roads maintenance .....	417 84
Weed cutting .....	77 55
School purposes .....	11,300 00
Sewer connection .....	329 81
Police Department .....	371 01
Sewer maintenance .....	1,010 53
Beach Road .....	264 60
Rent .....	201 00
Road oiling and watering .....	1,304 42
T. and H. Highway .....	817 82
Sidewalk repairs .....	119 08
Miscellaneous .....	1,282 08
Good roads, construction .....	2,395 48
Sidewalk construction .....	1,198 71
Town property .....	449 09
Insurance . . . . .	410 35
Board of Health .....	6 10
Creek cleaning .....	133 50

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\$294,172 37

Overdraft, January 1, 1918, general account ..... 24,168 44

Overdraft, January 1, 1918, sewers account ..... 26 89

Balance, December 31, 1918, sewers ..... 1,175 43

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\$319,543 13



MUNICIPALITY OF BURLINGTON, ONTARIO.

SUMMARY OF RECEIPTS AND PAYMENTS FOR 1917.

Receipts.

Bank bills payable .....	\$366,628	71
Resident taxes .....	34,233	39
Arrears of taxes .....	4,480	02
School purposes .....	1,613	74
Licenses ..	229	00
Fines and costs .....	1,220	95
Rents ..	180	00
W. W. debentures .....	5,406	42
Miscellaneous .....	99	96
Scale fees .....	17	00
Interest refund .....	30	02
Sewers ..	310	29
Dog taxes and tags .....	77	50
Railway tax .....	146	48
Long Poor Fund .....	120	00
Tax arrears interest .....	5	16
Sewer debentures .....	45,382	51
Street oiling .....	162	55
Good roads .....	3,363	62
Sewers ..	241	46
Building permits .....	21	00
Oil fire engine .....	100	00
	\$464,069	78
Balance, January 1, 1917, sewer account .....	\$1,025	60
	\$465,095	38
Overdraft, December 31, 1917, general....	\$24,168	44
Sewers .....	26	89
	24,195	33
	\$489,290	71

Payments.

Salaries and allowances .....	\$4,167	92
Printing, postage and advertising .....	365	73
Roads and bridges .....	1,596	80
Charity ..	1,718	67
Fire protection .....	903	94
County rates .....	16,851	39
Election and by-law expenses .....	326	84
Street lighting .....	1,142	37
Town hall .....	306	41
Sewer construction .....	69,396	38
Snow shovelling .....	120	25
Police office .....	197	47
Bank interest .....	1,245	95
Rent .....	197	00
Debenture interest .....	12,327	84
Debenture principal .....	9,876	33
Tax rebate .....	24	39
School purposes .....	9,500	00
P.H. and D.W. sewer .....	1,331	32
Hydrant rental .....	1,820	00
Bank bills payable .....	344,000	71
Law costs .....	925	05
T. & H. Highway, interest and expenses .....	951	58
Street oiling .....	510	80
Cement walks .....	57	42
Good roads .....	2,562	37
Ontario St. bridge .....	801	00

Miscellaneous .....	\$2,222 02
	<hr/>
	\$485,447 95
Overdraft, January 1, 1917, general account .....	3,835 03
Difference in bank balance, January 1, 1917 .....	7 73
	<hr/>
	\$489,290 71

## MUNICIPALITY OF BURLINGTON, ONTARIO.

## SUMMARY OF 1918 TAX ROLL.

General rate, levy, 33 mills .....	\$45,273 81
Cement walks, local improvement, debenture levy .....	1,822 31
Drain, local improvement, debenture levy .....	3,651 03
Street curb, local improvement, debenture levy .....	39 57
Snow shovelling levy .....	171 35
Street oiling levy .....	740 31
	<hr/>
	\$51,698 38

## SUMMARY OF 1917 TAX ROLL.

General rate, levy, 28 mills .....	\$38,069 90
Cement walks, local improvement, debenture levy .....	1,868 85
Drain, local improvement debenture, levy .....	254 03
Street curb, local improvement, debenture levy .....	38 42
Snow shovelling levy .....	68 53
Street watering levy .....	252 51
	<hr/>
	\$40,552 24

## MUNICIPALITY OF BURLINGTON, ONTARIO.

## 1918 ACCOUNTS UNPAID, DECEMBER 31, 1918.

Chipman & Power, <i>re</i> sewers .....	\$5,448 99
McLean & Johnston, <i>re</i> sewers .....	2,400 00
Cotton & Lorimer .....	3 00
J. T. Matthews .....	9 20
E. Williamson, charity .....	27 00
T. A. La Pataurel .....	1 50
B. S. Hicks .....	18 20
P. C. Patrearche, town property .....	64 25
Bell Telephone Co. ....	15 09
Hamilton C. L. & P. Co., street light .....	124 70
A. Coates & Son, supplies .....	13 05
Can. Express, supplies .....	19 24
E. W. Vansciver, supplies .....	1 50
Fred. Hall, supplies .....	1 30
Burlington Library, rent .....	69 50
W. J. Barr, salary .....	50 00
Gazette Printing Co., printing .....	196 20
Biggs Fruit Co., fire dept. ....	11 50
N. Lamsshed, bus .....	284 50
John Lamsshed, bus .....	342 00
Miss Theo. Scott, bus .....	42 00
E. V. White, bus .....	16 00
St. Bakody, bus .....	173 00
Fred. Graves, bus .....	14 00
Gazette Printing Co., .....	4 00
Roy Bell; bus .....	60 00
W. W. Boyd, bus .....	180 00
1917 tax collector .....	200 00
Wm. Morrison, law costs .....	2,673 10
L. J. Smith, tax collector .....	150 00
Dr. A. H. Speers, salary .....	100 00
	<hr/>
	\$12,712 82

MUNICIPALITY OF BURLINGTON, ONTARIO.

DEBENTURE LIABILITY, DECEMBER, 31, 1918.

By-law No.	Purpose.	Original Amount.	Rate.	Date of Issue.	Years.	Annual Amount.	Balance Due, 12-31-8.
136	Cement sidewalks .....	\$6,051 17	4½%	May 15, 1905	15	\$563 45	\$1,055 16
149	Cement sidewalks .....	6,301 18	4½%	June 27, 1906	15	420 08	1,154 78
160	Cement sidewalks .....	10,922 74	5%	Dec. 31, 1907	15	1,052 33	3,731 44
172	Cement sidewalks .....	3,128 92	5%	Feb. 1, 1909	15	301 45	1,530 05
169	Waterworks .....	47,200 00	4½%	July 2, 1909	30	2,897 67	38,842 63
187	Cement walks .....	2,825 92	5%	June 1, 1910	15	272 25	1,575 36
189-254	Waterworks improvements and extension ...	12,000 00	4½%	Aug. 1, 1910	30	817 02	10,154 95
193	Fire protection .....	2,000 00	5%	Dec. 15, 1911	10	259 00	481 61
211	Sidewalks .....	4,409 24	5%	Dec. 30, 1911	15	424 79	2,745 61
212	Sidewalks .....	5,229 13	5%	Dec. 30, 1911	15	503 78	3,265 01
215	Sidewalks .....	1,013 39	5%	Dec. 30, 1911	15	97 64	631 02
225	Public School .....	37,000 00	5%	Sept. 23, 1912	30	2,406 90	33,211 99
240	Sidewalks .....	6,049 04	5%	Aug. 1, 1913	15	582 78	4,500 06
250	Sidewalks .....	10,267 55	5%	Dec. 26, 1913	15	1,057 17	7,780 92
256	Drains .....	4,044 94	6%	Mar. 27, 1914	10	549 58	2,702 43
260	Overdraft .....	9,000 00	6%	July 1, 1914	20	784 65	7,929 75
272	Waterworks ex. ....	15,000 00	6%	Nov. 1, 1914	30	1,089 73	14,169 98
276	Cement walks .....	1,759 18	6%	Dec. 15, 1915	15	181 13	1,428 55
288	Sewage disposal works .....	50,300 00	5½%	May 28, 1915	30	3,460 89	48,100 13
297	Storm sewers and house drain .....	24,700 00	5½%	Feb. 11, 1916	30	1,699 48	23,999 26
309	Construction of cement walks .....	879 52	6%	Feb. 18, 1916	10	119 50	742 06
314	Purchase of motor fire truck .....	4,950 00	6%	Sept. 20, 1916	10	672 54	4,176 38
343	Sewers—local improvement .....	45,745 18	6%	Aug. 1, 1917	30	3,323 34	45,166 55
344	Waterworks extension .....	17,338 81	6%	Aug. 1, 1918	25	1,356 36	17,338 81
353	Sewage—house connections .....	76,419 92	6%	April 1, 1918	30	5,551 82	76,419 98
354	Bal. of sewage disposal works .....	7,400 00	6%	April 1, 1918	30	537 60	7,400 00
						\$30,982 93	\$360,234 47



MUNICIPALITY OF BURLINGTON, ONTARIO.

FRONTAGE TAXES UNDER BY-LAWS.

Cement Walks.	Annual Levy.	Town.	Frontage.
Debenture By-law No. 136.....	\$563 45	\$365 70	\$197 75
149.....	420 08	273 21	146 87
160.....	1,052 33	694 02	358 31
172.....	301 45	244 71	56 74
187.....	272 25	168 58	103 67
211.....	424 79	281 80	142 99
212.....	503 78	318 00	185 78
240.....	582 78	359 41	223 37
250.....	1,057 17	663 73	393 44
276.....	181 13	119 07	62 06
309.....	119 50	87 84	31 66
	\$5,478 71	\$3,576 07	\$1,902 64
Cement Curbing.			
Debenture By-law No. 215.....	\$97 64	\$51 84	\$45 80
Street Drains.			
Debenture By-law No. 256 .....	\$549 58	\$299 93	\$249 65
Sanitary Sewers.			
Debenture By-law No. 343.....	\$3,323 34	\$1,840 73	\$1,482 61
353.....	5,551 82	3,457 09	2,094 73
	\$8,875 16	\$5,297 82	\$3,577 34

MUNICIPALITY OF BURLINGTON, ONTARIO.

STATEMENT OF COST OF SEWERS AND SEWAGE DISPOSAL PLANT, AS AT DECEMBER 31, 1918.

To amounts paid for land and right-of-way .....	\$12,971 20
To amounts paid contractors as follows:	
McLean, Nicholson & Co. ....	\$46,623 32
McLean & Johnson Bros. ....	50,333 32
Can. Engineering Co. ....	18,482 07
Sewer Pipe Co.'s .....	13,600 24
Chipman & Power .....	11,058 62
Gartshore, Thompson & Co. ....	9,824 70
* Sam Oakes .....	6,503 89
Blair & Co. ....	1,164 06
Can. Fairbanks-Morse Co. ....	2,247 67
S. L. Fear .....	270 50
Ladle .....	298 35
Care .....	366 49
To amounts paid for supplies .....	2,418 73
“ “ labour .....	562 87
“ “ Water Comm. for connections .....	732 78
“ “ inspectors .....	2,913 71
	167,401 32
To cost of line fence .....	27 25
To advertising, telephone, etc. ....	277 98
To bank interest .....	3,032 94
To insurance .....	67 81
To law costs .....	2,696 55
Total cost to date .....	\$186,475 05
Deduct amounts collected for sewer connections .....	606 40
Net expenditure to date .....	\$185,868 65
Deduct amounts paid off debentures in 1916.....	\$694 39
1917.....	1,073 55
1918.....	1,711 33
	3,479 27
Amount as shown on December 31, 1918 statement .....	\$182,389 38

MEMO.

Net expenditure as above .....	\$185,868 65	
Proceeds of debentures sold in 1915.....		\$50,684 41
1916.....		24,770 62
1917.....		45,382 51
1918.....		78,607 55
		7,848 99
Accounts payable December 31, 1918 .....		
General bank balance, December 31, 1918 .....	\$1,175 43	
Savings bank balance, December 31, 1918 .....	20,250 00	
	\$207,294 08	\$207,294 08

MUNICIPALITY OF BURLINGTON, ONTARIO.

STATEMENT OF WATER COMMISSION ACCOUNT, DECEMBER 31, 1918.

	Dr.	Cr.
1917.		
Jan. 1—To balance <i>re</i> installation .....	\$158 00	
1—To 1915-6 debentures, principal and interest .....	9,608 90	
1—By balance on 1914 hydrant rental .....		\$25 00
1—By balance on 1915 hydrant rental .....		1,450 00
1—By balance on 1916 hydrant rental .....		1,820 00
1—By balance unexpended on debenture by-law No. 189.....		204 36
1—272.....		3,782 83
		2,806 42
Dec. 31—By cheques in 1916 .....		
31—To cheques in 1916 .....	\$469 76	
31—By balance .....		148 05
	\$10,236 66	\$10,236 66
1917.		
Jan. 1—To balance .....	\$148 05	
Dec. 31—To 1917 debentures, principal and interest .....	4,804 45	
31—To cheques in 1917 .....	1,820 00	
31—By 1917 hydrant rental .....		\$2,020 00
31—By cheques in 1917 .....		2,600 00
1918.		
Dec. 31—To 1918 debentures, principal and interest .....	4,804 45	
31—By 1918 hydrant rental .....		2,020 00
31—By cheques in 1918 .....		1,200 00
31—By balance .....		3,736 95
	\$11,576 95	\$11,576 95

MUNICIPALITY OF BURLINGTON, ONTARIO.

1918 CASH VOUCHERS MISSING.

Jan.	Hamilton Health Association .....	\$26 35
	National Sanitorium .....	10 00
Mar.	Kenneth Allen .....	8 00
	H. C. Small .....	10 00
Apr.	J. T. Matthews .....	6 11
	Fred. Bell & Sons .....	12 10
	H. C. Small .....	25 00
	Victor Chisholm .....	5 03
May	Kenneth Allen .....	100 00
	B. S. Hicks for Railway Board .....	60 00
Aug.	Kenneth Allen .....	20 00
Sept.	Hamilton Health Association .....	26 35
Oct.	Hamilton Health Association .....	25 50
	Stanley Dynes .....	75 00
Nov.	Kenneth Allen .....	52 50
	Miss R. Kearns .....	36 00
	E. H. Cleaver .....	400 00
Dec.	C. H. Bramley .....	19 23

## MUNICIPALITY OF BURLINGTON, ONTARIO.

## 1918 PAYMENTS NOT "PASSED" BY COUNCIL MINUTES.

Jan.			
Feb.	Rowland Beck, Fire Dept. ....	\$300	00
	Chevrolet Garage .....	3	40
Mar.	H. C. Small .....	10	00
	Pay sheet No. 9 .....	21	25
Apr.	Pay sheet No. 11 .....	35	55
	Pay sheet No. 12, sewers .....	12	00
	Pay sheet No. 12, roads and bridges .....	19	90
	Sam. Oakes .....	174	60
	H. C. Small .....	25	00
	Pay sheet No. 14 .....	96	25
May	Pay sheet No. 18 .....	166	25
June	Pay sheet No. 19 .....	151	75
	Simons & Kenny .....	20	44
July	Pay sheet No. 25 .....	142	55
	Crescent Oil Co. ....	1,146	42
	Ew. Van Scribber .....	49	22
Aug.	John Prykee .....	3	75
	Pay sheet No. 31 .....	98	50
Sept.	B. S. Hicks .....	14	61
	B. Campbell .....	8	50
Oct.	Pay sheet No. 38 .....	72	00
	Pay sheet No. 38 .....	60	80
	W. E. Tufgar .....	3	69
Nov.	Kenneth Allen .....	52	50
Dec.	C. F. Coleman .....	33	00
	C. F. Coleman .....	29	00
	Ed. Harris .....	14	00

## MUNICIPALITY OF BURLINGTON, ONTARIO.

## LIST OF VOUCHERS MISSING FOR 1917 PAYMENTS.

1917.			
Jan. 20	D. Hutchison, county rates .....	\$7,092	30
	27 Public Library, board rent .....	37	50
Mar. 17	W. J. McClenahan, C. A. Society .....	25	00
Apr 21	Wm. Morrison, law costs .....	30	00
June 23	V. Chisholm, registering by-laws .....	2	82
July 7	A. Coates & Son, police office .....	1	90
	11 M. J. O'Rielly, law costs .....	341	60
	21 Kenneth Allen, insurance .....	278	11
Aug. 4	V. Chisholm, registering by-laws .....	4	59
	23 V. Chisholm, registering by-laws .....	2	55
Sept. 8	V. Chisholm, registering by-laws .....		73
	10 Dr. McCullogh, antitoxin .....	5	00
Oct. 20	Kenneth Allen, insurance .....	159	00
Nov. 3	Kenneth Allen, insurance .....	45	00
Dec. 15	D. Hutchison, county rates .....	9,759	09

## MUNICIPALITY OF BURLINGTON, ONTARIO.

## LIST OF PAYMENTS IN 1917 NOT PASSED BY COUNCIL.

1917.			
Jan. 13	W. L. Alton, sewers .....	\$30	00
	13 Wm. Fleetham, sewers .....	30	00
	20 Gartshore, Thomson & Co. ....	994	21
	20 Grand Trunk Ry. ....	2	00
	27 Public Library, board rent .....	37	50
Feb. 10	McLean, Nicholson & Co., sewers .....	1,000	00
	17 McLean, Nicholson & Co., sewers .....	5,483	15
Mar. 17	Wm. Morrison .....	25	00
	22 Grand Trunk Ry., charity .....	1	00
Apr. 9	Victor Chisholm, sewers .....	1	75



Apr. 16	John Bruce, law costs .....	7 10
17	B. S. Hicks, rent .....	37 50
21	Wm. Morrison, law costs .....	65 00
May 5	Chipman & Power, sewers .....	500 00
19	H. Berry, police office .....	15 00
June 23	V. Chisholm, registering by-laws .....	2 82
July 7	B. S. Hicks, rent .....	37 50
Aug. 6	Pay sheet No. 1, sewers .....	6 12
11	Pay sheet No. 01, sewers .....	20 00
Sept. 6	Wm. Morrison, Bell arbitration .....	20 00
10	Dr. McCullough, antitoxin .....	5 00
15	Pay sheet, sewers .....	16 40
20	Pay sheet, sewers .....	3 00
22	Grand Trunk Ry., good roads .....	106 58
29	Wm. Morrison, sewers .....	950 50
Oct. 6	Grand Trunk Ry., good roads .....	57 03
6	Sam Oakes, sewers .....	438 96
6	B. S. Hicks, rent .....	37 50
20	Wm. Hepton, sewers .....	5 00
24	Grand Trunk Ry., good roads .....	45 30
30	Grand Trunk Ry., good roads .....	30 58
30	Grand Trunk Ry., good roads .....	60 31
Nov. 3	Kenneth Allen, insurance .....	45 00
3	H. Berry, rent .....	15 00
17	Fairbanks-Morse, sewers .....	2 65
Dec. 8	Pay sheet No. 31, sewers .....	7 00
10	J. T. Matthews, sewers .....	6 17
15	Pay sheet No. 32, sewers .....	10 80
22	Cotton & Lorimer, sewers .....	2 91
29	Pay sheet No. 51, roads and bridges .....	32 30
31	Grand Trunk Ry., sewers .....	25 43
31	Pay sheet No. 32 .....	40 70

MUNICIPALITY OF BURLINGTON, ONTARIO.

STATEMENTS OF AMOUNTS PAID TO THE COUNTY OF HALTON FOR PATRIOTIC PURPOSES.

For the year 1915 .....	\$582 50	
“ 1916 .....	1,773 07	
“ 1917 .....	2,439 75	
“ 1918 .....	3,298 62	
		\$8,093 94

MUNICIPALITY OF BURLINGTON, ONTARIO.

INSURANCE IN FORCE, DECEMBER 31, 1918.

Expires	
Nov. 16, 1921—North British & Mercantile, town hall and fire hall .....	\$6,000 00
Nov. 4, 1919—Columbia, fire truck .....	3,000 00
Oct. 6, 1919—Ry. Passengers, general accident on fireman .....	.....
July 13, 1919—Employees' Liability, general accident .....	15,000 00
Bond.	
Mar. 1, 1919—Jas. S. Allen, town clerk and treasurer .....	2,000 00
Apr. 1, 1919—Percy Dawson, Water Commission, Secretary-Treasurer ...	2,000 00

BURLINGTON WATER COMMISSION.

BALANCE SHEET AS AT DECEMBER 31, 1918.

ASSETS.

Construction Account.	
Pump house, well, etc. ....	\$23,922 95
Mains, valves, hydrants, etc. ....	32,006 52
Water, tower and lot .....	6,197 52
Meters ..	5,414 94
Services .....	8,551 58
Tools and equipment .....	246 22

Superintendent's house, improvements .....	\$71 17
Engineers' first preliminary exps. ....	3,119 21
Office furniture .....	25 00
New extensions .....	15,446 60
	<hr/>
	\$95,001 71

Town of Burlington, *re* debentures ..... \$3,987 19

Consumers' Accounts:

Town hydrant account .....	5,045 24
Miscellaneous consumers .....	4,920 11
	<hr/>
	13,952 54

\$108,954 25

LIABILITIES.

Construction capital account .....	\$91,538 81
Interest on construction money .....	175 68
Town of Burlington .....	\$158 00
	12,610 88
	<hr/>
	12,768 88
Sundry liabilities .....	368 79
Royal Bank, overdraft .....	315 07
P. Dawson, overdeposit .....	\$13 08
Balance on salary .....	25 00
	<hr/>
	38 08

Surplus earnings ..... 3,748 94

\$108,954 25

BURLINGTON WATER COMMISSION.

REVENUE ACCOUNT FOR YEAR, 1918.

INCOME.

General consumers .....	\$6,342 97
Town of Burlington .....	2,020 00
Grand Trunk Ry. ....	2,530 11
	<hr/>

\$10,893 08

EXPENDITURE.

Pump house, salaries and allowances .....	\$2,843 47
Power .....	1,475 81
Pumping plant maintenance .....	757 78
Distributing plant .....	334 98
General expense .....	130 01
	<hr/>

5,542 05

Net revenue .....	\$5,351 03
Requirement for debentures and interest .....	4,804 45
	<hr/>

Surplus earnings ..... \$546 58

BURLINGTON WATER COMMISSION.

TREASURER'S RECEIPTS AND DISBURSEMENTS, JANUARY 1 TO DECEMBER 31, 1918.

RECEIPTS.

Bank balance, December 31, 1917 ..... \$138 61

WATER REVENUE.

Jan.—Sundry consumers .....	\$1,150 67
Feb.       “ .....	411 14
Mar.       “ .....	511 09

April—Sundry consumers .....	\$1,104 02	
May           " .....	406 55	
June          " .....	446 43	
July          " .....	1,480 47	
August       " .....	481 52	
Sept.        " .....	219 75	
Oct.          " .....	938 05	
Nov.          " .....	736 87	
Dec.          " .....	579 52	
		8,466 08
Royal Bank, overdraft, December 31, 1918 .....	\$315 07	
Due treasurer, overdeposit, December 31, 1918 .....	13 08	
		328 15
		\$8,932 84

DISBURSEMENTS.

Due treasurer, December 31, 1917 .....		\$15 13
Pump house, salaries and allowances .....	\$2,768 47	
Power .....	1,390 45	
Pump house plant maintenance .....	654 99	
Distributing plant maintenance .....	334 98	
General expenses .....	146 55	
New services .....	622 54	
New mains .....	488 79	
Pump house gallery .....	1,063 94	
Overflow tank .....	162 00	
Office addition .....	85 00	
	\$7,717 71	
Town of Burlington <i>re</i> debentures .....	1,200 00	
		8,917 71
		\$8,932 84

TOWN OF BURLINGTON WATER COMMISSION.

1918 ACCOUNTS NOT PAID DECEMBER 31, 1918.

Fred Hall .....	\$9 15	
Frank H. Sheppard .....	17 31	
V. Smith .....	19 50	
Hamilton C.P.L. & T. Co. ....	159 44	
Smart Turner Co. ....	65 00	
Hamilton Motor Works .....	13 60	
Cotton & Larmer .....	7 39	
Frank H. Sheppard .....	77 40	
		\$368 79

BURLINGTON WATER COMMISSION.

BALANCE SHEET AS AT DECEMBER 31, 1917.

ASSETS.

Construction Account.

Pump house, well, etc. ....	\$23,922 95
Mains, valves, hydrants, etc. ....	32,006 52
Water tower and lot .....	6,197 52
Meters .....	5,414 94
Services .....	8,551 58
Tools and equipment .....	246 22
Superintendent's house, improvements .....	71 17
Engineers' fees, preliminary exp. ....	3,119 21
Office furniture .....	25 00
New extensions .....	13,421 41
	\$92,976 52



Town of Burlington <i>re</i> Debentures .....	\$3,987 19	
Royal Bank .....	138 61	
Consumers' Accounts:		
Town hydrant rental .....	3,025 24	
Miscellaneous consumers .....	4,513 11	
P. Dawson, overpaid salary .....	50 00	
		11,714 15
		\$104,690 67

## LIABILITIES.

Construction capital account .....	\$74,200 00	
Interest on construction money .....	175 68	
Town of Burlington .....	\$158 00	
	9,006 93	
		9,164 93
Sundry liabilities .....	593 76	
P. Dawson, overdeposit .....	15 13	
Surplus earnings .....	20,541 17	
		\$104,690 67

## BURLINGTON WATER COMMISSION.

## REVENUE ACCOUNT FOR YEAR 1917.

## INCOME.

General consumers .....	\$5,686 77	
Town of Burlington .....	2,020 00	
Grand Trunk Ry. ....	2,617 27	
		\$10,324 04

## EXPENDITURE.

Pump house salaries and allowances .....	\$2,480 68	
Power .....	1,102 73	
Pumping plant maintenance .....	765 23	
Distributing plant maintenance .....	550 61	
General expense .....	302 44	
		5,201 69
Net revenue .....		\$5,122 35
Requirements for debentures and interest .....	\$4,804 45	
Bad accounts written off .....	300 15	
		5,104 60
Surplus earnings .....		\$17 75

## BURLINGTON WATER COMMISSION.

## TREASURER'S RECEIPTS AND DISBURSEMENTS JANUARY 1 TO DECEMBER 31, 1917

## RECEIPTS.

Bank balance, December 31, 1916 .....	\$577 38
---------------------------------------	----------

## WATER REVENUE.

Jan.—Sundry consumers .....	\$2,057 76
Feb. ....	617 53
Mar. ....	391 90
April ....	872 75
May ....	169 00
June ....	364 20
July ....	1,491 92
Aug. ....	827 25
Sept. ....	249 54
Oct. ....	927 67

Nov.—Sundry consumers .....	\$402 58	
Dec.       " .....	444 91	
	\$8,817 01	
Town of Burlington .....	2,289 76	
		11,106 77
Due treasurer, December 31, 1917, overdeposited .....		15 13
		<u>\$11,699 28</u>

DISBURSEMENTS.

Due treasurer, December 31, 1916 .....		\$17 83
Pump house salaries and allowances .....	\$2,480 68	
Power .....	1,028 65	
Pump house plant maintenance and exp. ....	750 38	
Distributing plant maintenance and exp. ....	550 61	
General expenses .....	288 89	
New services .....	604 47	
New meters .....	124 62	
New mains .....	308 12	
	\$6,136 42	
Town of Burlington <i>re</i> debentures .....	5,406 42	
		11,542 84
Royal Bank, balance, December 31, 1917 .....		138 61
		<u>\$11,699 28</u>

BURLINGTON SCHOOL BOARD.

TREASURER'S RECEIPTS AND DISBURSEMENTS, JANUARY 1 TO DECEMBER 31, 1918.

RECEIPTS.

Royal Bank, balance, December 31, 1917 .....			\$64 45
	Continuation	Public	
	Classes.	School.	
Fees .....	\$466 00	.....	
Government grant .....	516 00	\$213 48	
County grant .....	542 04	.....	
Town of Burlington .....	2,601 88	8,698 12	
J. M. Denyes, fees .....	.....	18 00	
Refund on insurance .....	.....	5 00	
	\$4,125 92	\$8,934 60	
		4,125 92	
			13,060 52
			<u>\$13,124 97</u>

DISBURSEMENTS.

Teachers' salaries .....	\$2,979 00	\$5,571 30
Other salaries .....	229 36	962 87
Fuel, etc. ....	188 85	642 07
Repairs .....	184 66	567 73
Examinations .....	63 37	.....
Printing and stationery .....	36 30	105 35
Equipment, maps, furniture, etc. ....	265 07	215 53
Insurance .....	78 00	255 00
Library .....	39 78	12 56
School building and site .....	20 93	147 93
Sundries .....	18 65	80 79
Light .....	6 93	20 66
Power .....	15 02	44 97
	\$4,125 92	\$8,626 76
		4,125 92
		12,752 68
Royal Bank, balance, December 31, 1917 .....		372 29
		<u>\$13,124 97</u>

BANK RECONCILIATION.

Balance as above .....		\$372 29
Cheques outstanding, No. 221.....	\$97 50	
232.....	12 50	
236.....	50	
		<u>110 50</u>
Balance per bank book .....		\$482 79

BURLINGTON SCHOOL BOARD.

TREASURER'S RECEIPTS AND DISBURSEMENTS, JANUARY 1 TO DECEMBER 31, 1917.

RECEIPTS.

Royal Bank, balance due, 31, 16 .....		\$91 59
Fees, continuation classes .....	\$368 00	
Public schools .....	3 00	
		<u>\$371 00</u>
Government Grants:		
Continuation classes .....	\$483 70	
Public school .....	84 00	
		<u>567 70</u>
County Grant:		
Continuation classes .....	542 45	
Town of Burlington .....	9,500 00	
J. M. Denyes, lower school fees .....	5 00	
Miss Thompson, refund .....	5 00	
		<u>10,991 15</u>
		<u>\$11,082 74</u>

DISBURSEMENTS.

Teachers' salaries .....	\$7,457 16
Other salaries .....	1,017 45
Fuel supplies, etc. ....	1,221 13
Repairs .....	501 80
Examinations .....	17 15
Printing, stationery, etc. ....	137 51
Equipment, maps, books and furniture .....	245 54
Library books .....	9 17
School buildings and site .....	188 50
Light .....	14 90
Power .....	65 76
Sundries .....	142 22
	<u>\$11,018 29</u>
Royal Bank, balance, December 31, 1917 .....	64 45
	<u>11,082 74</u>

BANK RECONCILIATION.

Balance as above .....	\$64 45
Cheque outstanding, No. 213 .....	28 33
	<u>\$92 78</u>
Balance per bank book .....	



32 Church Street,

TORONTO, ONTARIO, 5th November, 1919.

MR. J. W. SHARPE, K.C.,

*Provincial Municipal Auditor, Toronto.*

DEAR SIR,—Under authority of your appointment confirmed by an Order-in-Council dated 25th June, 1919, I, Oscar Hudson, have made an Audit of the Books, Vouchers and Accounts of the Township of Euphrasia from 1st January, 1916 to 31st December, 1918.

My investigation has included an examination of the Assessment and Collector's Rolls, Treasurer's Cash Book and Vouchers, Records of the Clerk, and Cash Accounts of the School Treasurers.

As a result of my investigation, it is my opinion that the officials have, without exception, carried on their duties honestly and conscientiously. There has been, however, a lack of familiarity with proper accounting methods and of some of the requirements of the various statutes.

#### TREASURER.

The By-law appointing the Treasurer stipulates that all moneys belonging to the Township be deposited in a Chartered Bank. This has not been carried out. On the other hand, the Treasurer has withdrawn funds from the bank, by cheque to his own order, and disbursed amounts, without any attempt to agree the amounts so disbursed with the amounts withdrawn. It was necessary, therefore, to ignore the bank transactions in arriving at the cash balance.

Satisfactory Cash Vouchers were for the most part lacking. All payments of accounts were approved by Council and recorded in the Minutes. Many pay orders, however, were not receipted for by the payee personally, and a number of names were signed by the Treasurer himself. In a very few cases were the original invoices produced. The payments of accounts in cash should be discontinued, and cheques should be made payable to the parties entitled to receive payment. The practice of paying amounts to Councillors for third parties is undesirable, both from the standpoint of the Councillors themselves, should any dispute arise, and from that of the Municipality, in not having a proper receipt for the payment. Payments are made by order of the Council, signed by the Reeve and Clerk. The Township's safeguard would be strengthened, if the Reeve and Treasurer signed all cheques in accordance with the practice obtaining in well organized municipal and other large corporations.

Original invoices should be obtained for all expenditures for labour, materials or goods, made on behalf of the Municipality, and these invoices should be retained as vouchers by the Treasurer.

The amounts paid to School Treasurers were paid largely in cash, the entries being supported only by Trustees' requisitions, which were almost invariably not receipted. These entries have, however, been verified and agree with the entries on the School Cash Books, with the following exceptions: *School Section No. 13.* In 1916, Township Treasurer's Cash Book showed payments amounting to \$700.89, while the School Cash Book showed only \$653.81—a difference of \$47.08. In 1918, Township Books showed \$804.32, School Books \$781.42—a difference of \$22.90. *School Section No. 21.* In 1917, Township Books showed \$648.86, School Books showed \$648.68—a difference of 18 cents, and in 1918, the Township Books

showed \$723.60 while the School Books showed \$722.60—a difference of \$1. *Union School Section No. 1.* Euphrasia and Artemesia in 1917, the Township Treasurer's Books showed \$273.98, and the School Books \$273.48—a difference of 50 cents—a total of 71.66 to be accounted for. The onus of proof would appear to be on the Township Treasurer.

\$22.20 from the Township of Holland, work on townline, was not entered in Treasurer's Cash Book, nor does \$10 to be received from W. D. Henry *re* Clark Ditch appear.

A proper form of requisition and statement form for payment would benefit both the Township Treasurer and the Treasurers of the School Sections.

Mr. W. H. Falls has held the office of Treasurer during the years under review.

An official Municipal Cash Book has been in use, but no entries have been made in the Bank Columns and no attempt to record the transactions with the Bank has been made.

No ledger has been kept and there was no record of any description of the Assets and Liabilities of the Township, save those shown on the incomplete balance sheets submitted by the local Auditors.

There is no vault or safe in the Township Hall and the books are kept by the Treasurer and Clerk at their residences. Therefore, no adequate method of filing and safeguarding the records is available. The need for improvement in this direction cannot be too strongly urged.

#### COLLECTORS.

Minutes of Council do not record the receiving of the returns from the Collectors' Rolls for the three years under review. Proper lists of uncollected taxes were not furnished to the Treasurer, and Council has apparently never definitely dealt with the taxes returned uncollected. Payments of lump sums were made to the Treasurer, from time to time, by the collectors, but no itemized lists were furnished, showing the names of the ratepayers with the amount paid by each. It is quite obvious that this places the Council in the undersirable position of depending upon information furnished them by the collector in a general way, rather than upon facts based upon accurate returns. This point is covered in our recommendations. No by-law is recorded providing for the addition of a percentage as provided by the Assessment Act, Chapter 195, R. S. O., 1914, Section 108. The adding of percentages to arrears of taxes seems to have been left entirely in the hands of the collectors.

Assessors' and Collectors' Rolls are not divided according to School Sections, making it impossible to prove the School Trustees Levies from the Rolls with the collection of taxes. A rearrangement of the Rolls to meet this requirement, with the totals for each School Section carried to the summary to give the grand total, is most desirable.

Rolls were well prepared, errors being few in number and of small amounts. Taxes were well collected, as is shown by amounts of arrears in Cash Statements.

In 1916, on the west Roll there was an error in settlement of 82 cents, an item of this amount having been allowed the collector twice.

Of the amount \$209.94 due by the collector for the East Roll in 1917, \$1.40 was for an item overlooked in adding the amounts for the Village of Kimberley. The balance, \$208.54 was paid in 1919.

Settlement of the arrears and balances due by collectors on the 1918 Rolls is shown on statement of Collectors' settlements herewith.



## CLERK.

Minutes appear to have been regularly kept and signed by the Reeve and Clerk. The By-laws are not systematically recorded, and dates and numbers are in some cases conflicting. A By-law book, in which all by-laws are recorded, properly indexed, numbered and dated, would be extremely helpful to all concerned. By-laws have not been passed on all occasions when necessary, particularly with reference to collection of taxes.

## SCHOOLS.

Books and accounts of all the School Sections within the Township have been examined. In many cases no vouchers were produced. Minutes in several cases were not produced and others were lacking in definiteness. With one or two exceptions, amounts recorded on School Treasurer's books agree with the Township Treasurer's books. The exceptions appear in the Report on individual Schools. Torn pieces of wrapping paper, old envelopes and scraps of note paper, used as vouchers, as well as the absence of vouchers in so many instances, indicates a very definite need for a uniform voucher so designed and used as to be readily accessible for reference and audit.

Balances in the hands of the various School Treasurers could not be verified since no Bank Accounts for School monies were kept, except in very few cases. It is extremely important that School funds be kept entirely separate from the personal funds of the Treasurers. The practice of depositing all receipts in a Bank and making all payments by cheque would materially assist the Treasurer in keeping track of the funds.

*School Section No. 21—John W. Julian, Treasurer.* No vouchers were produced covering payments made during the years 1916, 1917 and 1918. Statements from the County Treasurer were verified with the amounts shown on the Cash Book. A difference of 18 cents was noted in the amount received from the Township Treasurer in 1917, and \$1 in 1918.

*School Section No. 19—John Erskine, Treasurer.* Vouchers for 1916 were not produced, as Mr. J. J. Johnston, who was Treasurer for that year, is now in the West. Vouchers for 1917-8 were satisfactory, and the Receipts and Expenditures in order. Minutes were only signed occasionally by the Chairman.

*School Section No. 18—W. H. Erskine, Treasurer.* The Minute Book was not produced, nor were any vouchers submitted for examination. The Cash Book, however, was well kept and the entries appeared to be in order. It is very important that vouchers be preserved in order that they may be produced when required.

*School Section No. 17—Joseph Manarey, Treasurer.* Minutes appeared to be well kept. Vouchers were examined and found in order, except for the smaller amounts, several of which were missing.

*School Section No. 16—T. I. Fawcett, Treasurer.* Vouchers for 1916 were not produced. Vouchers for 1917-8 were examined and found in order, except for a few of the 1918 vouchers, which were missing. The Minutes were reviewed, also the Bank Pass Book examined. Entries only covered from April to December, 1918. Balance in Bank December 31st, 1918, as compared with Cash Book balance was \$1.01 short. There was no entry in Cash Book for 93 cents, bank interest. We have added this amount, making the total shortage \$1.94 in addition to any Bank interest received prior to April, 1918, and not entered in Cash Book.



*School Section No. 15—G. W. Cooper, 1916-17, Treasurer, Thomas J. Harvey, 1917-18, Treasurer.* In 1916 vouchers, for wood, \$19.50; lighting school, \$3.50; interest on money borrowed, \$2 (there is no record of any money borrowed in 1916), and teacher's salary, \$150, were missing. Vouchers for 1917 from 1st January to 10th May were missing. Vouchers for teacher's salary, \$60.02, in 1918, was missing. Scrap paper vouchers were much in evidence.

*School Section No. 14—William Wright, Treasurer.* Vouchers for 1916 and 1917 were not produced. Vouchers for 1918 were in order, and the accounts neatly kept. Bank Pass Book submitted shows more interest than is credited in School Cash Book, but other items than School monies appear to be included in the Pass Book. School monies should be kept entirely separate.

*School Section No. 13—Robert Clugston, Treasurer.* In 1916 the amount shown in School Cash Book, \$653.81 as received from the Township, does not agree with the payments recorded on the Township Treasurer's Books, \$700.89. The difference \$47.08 should be accounted for. In 1918, the total shown on School Cash Book, \$781.42, as received from the Township Treasurer does not agree with the total payments recorded on the Township Treasurer's Books, \$804.32. The difference, \$22.90 should be accounted for. In 1916, several important vouchers were missing. In 1917, an amount entered as paid to N. L. Curry, \$4.30, includes \$2.98 entered as paid in 1916. In 1917, an amount entered as paid to C. Loucks, \$4, for Roy Clark attending as non-resident, paid twice, one of which is designated as for 1916, but vouchers do not bear date for which payments are made. Vouchers in 1917, for Fuel, \$34 and Teacher's salary, \$380, and in 1918, for Teacher's salary, \$459.35, and School Fair Grant, \$5, were missing.

*School Section No. 12—J. W. Patton, Treasurer.* Vouchers with a few minor exceptions were produced and verified with the Cash Book entries. Accounts were neatly kept and appeared to be in order.

*School Section No. 9—J. B. Shepherdson, Treasurer.* No vouchers for cash payments were produced. County Treasurer's statements agreed with amounts entered as received on account of Legislative and County Grants. Minute Book was not produced. Cash Book entries appeared to be in order.

*School Section No. 7—E. Clugston, Treasurer.* Vouchers for 1916 were all missing. The following vouchers were missing for 1917: Toronto Globe, \$3.62; School Supplies, \$6; and for 1918, Knight & Co., \$39.14; J. Ward, \$5; John Risk, \$25; John Burns, \$25. Minutes were not produced.

*School Section No. 6—Joseph Pottage, Treasurer.* Vouchers for 1916 and 1917 were all missing as were also several for 1918. Minutes were not signed by the Chairman, and were quite inadequate. Accounts passed by the trustees were not recorded in the Minutes. Interest was received on bank balances which were fairly large.

*School Section No. 5—Henry White, Treasurer.* No vouchers were submitted. Cash Book entries were very vague in many instances. Such items were treated as sundries in the accompanying Cash Statements.

*School Section No. 3—Benjamin A. Carruthers, Treasurer.* All vouchers for 1917 were missing, and also a few minor vouchers in the years 1916 and 1918. The receipts were not entered in the Cash Book, but were listed on separate sheets of paper. These should be entered in the Cash Book.

*Union School Section No. 4—Euphrasia and Collingwood, Walter Rorke, Treasurer.* Vouchers were in order. Balance in Bank Pass Book, \$593.30, does not agree with Cash Book balance of \$610.17. Allowing for deposit made 7th

January, 1919, of \$21.07 and an outstanding cheque, \$1, would show the Bank balance over \$3.20. If all cash received were deposited and all payments made by cheque, it would greatly facilitate the correct keeping of the cash records.

*Union School Section No. 5—Euphrasia and Collingwood, William F. Hewgill, Treasurer.* Minutes for years under review were not seen. Vouchers were also missing. Accounts appeared to be well kept and in order.

*Union School Section No. 6—Euphrasia and Collingwood, William C. Kerr, Treasurer.* The only vouchers for cash payments produced were a few cheques issued in 1918. Cheque purporting to be in payment of D. McKenzie's note was made payable to Ben. Prentice. Vouchers covering receipts from the County Treasurer were in order. An improvement in the manner of keeping the Treasurer's Cash Book would be desirable. Pages were not totalled and the receipts and expenditures were somewhat mixed.

*Union School Section No. 20—Euphrasia and Collingwood, James R. Rawlings, Treasurer.* All vouchers were submitted and found in order, except for a few for small amounts. Evidently all School monies were not deposited in the Bank, as the Bank balance, which was \$113.67; according to the last entry in the Pass Book dated 17th December, 1918, does not agree with Cash Book balance, which was \$155.15.

*Union School Section No. 17—Euphrasia and St. Vincent, Clifford Loucks, Treasurer.* Vouchers were not produced. Cash Book entries not being supported by vouchers were not sufficiently clear in many cases. The name of payee only was given. There was an error of 13 cents in the balance for 1917.

*Union School Section No. 1—Euphrasia and Artemesia, H. Smith, Treasurer.* There were a few vouchers for small amounts missing. Accounts were well kept, except for a difference of 50 cents in the amount entered as received from the Treasurer of the Township of Euphrasia, which appears as \$273.48 on the School Cash Book, and as \$273.98 on the Township Cash Book.

*Union School Section No. 1—Euphrasia and Holland, Walter Lemon, Treasurer.* No vouchers were produced. Cash Book entries were frequently not clear, necessitating the placing of several amounts in the sundries which doubtless would properly belong under the other headings. The years 1917 and 1918, however, showed some improvement over 1916 in this regard. It is urged that vouchers be secured for every entry, and that they be preserved so that they may always be available when required.

*Union School Section No. 3—Euphrasia and Holland, Dugald Smith, Treasurer.* No vouchers were handed in by the former Treasurer. Entries, however, appeared to be in order. No interest has been allowed on deposits though fairly large balances are carried over each year.

#### DEBENTURES.

No Debenture Register is kept, but the schedules of the various debentures were available. Tables showing Principal and Interest, payable annually, are absolutely essential in preparing the annual returns required by the Government. A Register should be purchased and particulars filled in from the schedules supplied herewith. Proceeds of Debentures, issued for construction of Beaver Valley Telephone System, were deposited in Bank on 4th October, 1916, and notes on which money was raised during construction were paid on varying dates up to and including 20th December. On some of these additional interest was paid. For instance, the note of Stuart Brothers for \$4,000, due 15th November, with interest



amounting to \$241.95, was not paid until 8th December, when \$16.05 was added for extra interest. Cancelled Debentures for Union School Section No. 3, amounting to \$252.76 each, were not produced for years 1916, 1917 and 1918.

#### CASH BALANCE SHEETS.

1916, the Council paid \$50 on account of the Village of Flesherton, being for expense incurred on behalf of Mrs. Pollard, an indigent. This account was still outstanding at 1st June, 1919.

In 1917, \$104.34 was paid on account of the Police Village of Kimberley, and in 1918, \$6.50. Against these amounts \$86.40 was collected in special taxes. The balance \$24.44 is unpaid.

Township of Artemesia owes a balance on levies for the Beaver Valley Telephone System of \$18; on the other hand, the Treasurer of Artemesia claimed to owe \$27.

\$1,620 due from the Township of Collingwood was for Levy on account of Beaver Valley Telephone System. \$230.56 due from the Ontario Government was for the annual Railway Tax.

\$101.21 due from the Beaver Valley Telephone System and \$60.28 due from the Euphrasia Telephone System are for sundry accounts paid by the Township on behalf of these Systems.

\$1,568.92 due from the Beaver Valley Telephone Subscribers is for balances due on debenture payments in excess of the Levies and Interest on Private Loans, less debenture premiums.

*Accounts Payable.*—\$461.66 were as follows:

John Comack, collector's salary, 1917 .....	\$75 00
R. McDowell, Patton-Clark award .....	39 16
Inspector of Asylums, charities, 1918 .....	120 00
John Comack, collector's salary, 1918 .....	80 00
Harold Kerr, collector's salary, 1918 .....	80 00
N. L. Curry, part clerk's salary, 1918 .....	62 50
Ontario Railway and Municipal Board, law stamps .....	5 00
	<hr/>
	461 66

#### TELEPHONE SYSTEMS.

Two systems have been in operation in the Township extending into adjacent Municipalities. It would appear quite feasible to join the two and reduce costs of operation. The monies for the construction of these Systems were borrowed locally, and were not handed over to the Township Treasurer. They were not entered on the books of the Municipality, thereby occasioning much difficulty in auditing the transactions and causing mistrust in the minds of the ratepayers. No comprehensive record was ever kept of notes issued, and the renewals thereof, nor were the by-laws authorizing such borrowing and renewals complete and definite. The repayment of the loans indicate that other parties had taken up the original notes, but no record of this fact has been found. Not all of the notes finally paid were available. Individual report on each system will be given elsewhere.

#### RECOMMENDATIONS.

##### *Collectors.*

1. Returns to be accompanied by itemized list to Treasurer on uniform report sheets which should be filed in such a manner as to be available for reference and audit. Duplicate Order Books can be secured for this purpose.



2. Rolls to be re-arranged to show assessment and levies by School Sections, the summary of School Sections giving the grand totals.
3. Original invoices to be presented to Council in all cases for approval, these originals to be retained as vouchers and numbered and filed consecutively. The practice of approving accounts prepared by members of Council for third parties should be discontinued.
4. All cash received should be deposited intact in a Chartered Bank, and the payment of all accounts by pay-warrant cheque, as per form herewith.

No.

THE MERCHANTS BANK OF CANADA  
WILL PLEASE PAY AND CHARGE  
TO CURRENT EXPENDITURE ACCOUNT.  
.....  
TREASURER.

TOWNSHIP OF EUPHRASIA.

To the Treasurer of the Township of Euphrasia:—

ROCKLYN, ONT.,.....19....

Please pay to .....or order  
the sum of .....—Dollars  
100  
and charge to .....Account

Passed in Council } .....  
.....19 } .....  
Clerk.

On Back.

Received the within-named amount in settlement of account  
dated: .....

.....  
Signature.

5. Notices to taxpayers reported in arrears should be sent by Clerk immediately upon receipt of Collector's return, and demand made for prompt payment including addition of percentage.
6. A proper by-law book should be provided in which all by-laws are preserved. These by-laws should be numbered, dated and indexed.
7. That the Council inquire definitely into the manner of levying the Rates upon Telephone Subscribers in accordance with R. S. O., C. 188, S. 17 (1) amended. It would appear that the Council is bound to levy on the telephone subscribers an annual sum for principal and interest to meet the debenture requirements, irrespective of any arrangement between the Commissioners and subscribers. In the case of the Beaver Valley Telephone System, the levy of \$15 per annum per subscriber is not in accordance within the Act, as it is insufficient to pay the debentures, principal and interest. The shortage is collected from the Telephone System.

In the case of the Euphrasia Telephone System, the by-law providing for the issue of debentures sets forth the annual sum payable by subscribers as \$16 per annum. This levy has been, and is now, more than sufficient to cover the debenture payment, the surplus being remitted annually to the Telephone System.

While delay was caused by the tardiness of the Treasurer of the Euphrasia Municipal Telephone System and some of the School Treasurers in sending in their records, I am indebted to the officers generally, and more particularly to the Reeve and Clerk, for their unfailing and courteous attention to my requirements, and for the willingness with which they co-operated in securing and giving information.

#### REPORT—BEAVER VALLEY TELEPHONE SYSTEM.

Our investigation of the Beaver Valley Telephone System covers the operations from its inception in 1912 to the 31st of December, 1918.

In general the accounting system has lacked completeness from the beginning and although there was a marked improvement in 1917, when a proper register was installed, there is still much to be desired in the way of definite information readily accessible.

Entries in the Minute Book are incomplete and vague. The first entry appears on page 22, pages 1 to 21 being blank. This first entry is under date of 13th February, 1914, and refers to Minutes of a former meeting. The next entry is dated 6th April, 1915. On this date, the following Minute appears: "Moved and seconded—that an agreement with Mr. J. H. Hetherington be made along the lines of his tender. Carried." The tender does not form part of the Minutes, nor do the terms of the agreement. There are two different draft agreements among the papers produced, but neither of these are signed by either party. On the 16th June, 1915, the following Minute appears: "Moved and seconded—that the account of Mr. J. H. Hetherington be paid." No further details as to the nature of the account, its date or amount are given. On 6th April, 1915, the following Minute was passed: "Moved and seconded—that no account be paid without the approval of this Board, and that the Board meet once a month. Carried." There are, however, a great many payments made subsequent to this date which are not recorded in the Minutes as having been passed by the Board.

D. H. Shore, the first Secretary, appears to have no disbursements, and we could find no record as to the time during which he served. T. G. Idle acted as Secretary-Treasurer from September, 1912, to the end of 1916.

During the Construction period, accounts appear to have been paid entirely upon the initiative of the Secretary-Treasurer and without the authority of the Commissioners. No invoices produced were certified either by the Commissioners or the foreman in charge of the work.

There is no record of Mr. Idle's resignation being tendered or accepted, but on January 10th, 1917, Mr. J. A. Loughheed was appointed to the position of Secretary-Treasurer. He has occupied the position since.

Mr. J. H. Hetherington appeared to be in charge of operating and maintenance, and also of the construction of extensions of the lines from the beginning of operations till late in 1917 or early in 1918, being succeeded by Mr. James Ferris on 2nd February, 1918. The duties of "troubleman" seem to have been taken over in September, 1918, by Mr. T. Howard.



## RECORDS.

The first records covering transactions in 1912 and 1913 were written up in ledger form only. We were, however, furnished with lists of cash receipts and disbursements which agreed with the ledger entries. For the years 1914, 1915 and 1916, the ledger accounts and cash receipts were not kept in such a manner as to be readily compared. This caused a great deal of time to be spent in arriving at a reconciliation, and there appears to be a difference of \$9 made up of an entry in the cash receipts, dated July 25th, 1914, W. J. Kenny, \$3, which was not credited in the telephone register; George Reekie and Son \$3, credited on the telephone register on 3rd February, 1915, and not in the cash receipts, and in 1916, A. R. Fawcett was credited with \$3 on the telephone register, which does not appear among the cash receipts. In the period from 1st February, 1914 to 15th March, 1915, the record of cash receipts was not added.

All cancelled bank cheques were produced and verified with the Pass Books and Bank entries in Ledger and Cash Books.

An account rendered January, 1915, by J. W. Hartman & Son for \$1.68 was paid by cheque No. D-95,128, dated 5th January, 1915. This amount appears on a statement from the same firm, dated December, 1915, as "account rendered" and this account is receipted in full. It would appear that J. W. Hartman & Son is indebted to the Telephone System for \$1.68.

Vouchers and entries lacked clearness as to the nature of the expenditures involved. It has, therefore, been difficult to apportion certain expenditures properly, as between construction and operating accounts. This made arbitrary decisions necessary in many cases. According to the cash statements submitted herewith, the total cost of construction was placed at \$25,804.57. To this must be added an amount of \$13,000 paid to the Bell Telephone Company for certain of their rural lines. The balance, \$2,195.43, of the debenture issue of \$41,000, was absorbed in interest payments on temporary loans required to finance the construction of the system.

## DEBENTURES.

\$41,000 worth of twenty-year debentures were sold in 1915 for \$41,600. In addition, the Township was allowed \$714.41 for accrued interest from 1st June to 15th September. A statement of the disbursement of these funds is attached herewith.

Temporary loans were obtained by the Township from various parties in anticipation of the issue of the debentures. No record of these loans was kept on the books of the Township, and the by-laws do not appear to be complete or definite in relation to these borrowings. In the statement of Loans and Repayments attached, we have set up the borrowings as they appear on the records of the Telephone System and the repayments as made by the Treasurer of the Township out of the debenture proceeds. It is quite evident from this statement that new loans were made to take up some of the original notes, but there was no record available by which these repayments could be traced back to the original loans. Only a few of the cancelled notes were produced. Interest could not in the circumstances be proved.

A Committee was appointed jointly by the Township Council and the Commissioners of the Beaver Valley and the Euphrasia Municipal Telephone Systems for the purpose of settling a dispute between the Councillors and the Commissioners of the Telephone Systems, as to the apportionment of interest on construction



loans, to be borne by the Telephone Systems. This Committee made an award, fixing the interest and adjusting the settlement as between the parties. This award was based upon an arbitrary interest rate of 6 per cent. per annum, and awarded the Beaver Valley Municipal Telephone System \$417.79 against the Township, and awarded the Township \$588.98 against the Euphrasia Municipal Telephone System. In our opinion the Township has a right to charge the Telephone Systems the full amount of interest, paid on money borrowed for telephone purposes, and it is obvious, on the other hand, that the Township has no right to make a profit on such a transaction.

REPORT—EUPHRASIA MUNICIPAL TELEPHONE SYSTEM.

Considerable difficulty was experienced in securing the records of the Euphrasia Municipal Telephone System, causing much delay in the completion of the audit. The last of these records submitted were received on the eleventh of November, 1919.

There was neither Cash Book nor Telephone Register produced for any period since the commencement of construction to the close of 1918. There had evidently been an attempt to keep some cash record previous to 1913, as the following information appears on a page in one of the Minute Books produced.

MEMORANDUM OF EUPHRASIA MUNICIPAL TELEPHONE SYSTEM.

1913.		
Jan. 16	Received from Hugh Baird ..... being one year's rent in advance.	\$15 00
18	Received from Dr. Glanfield ..... being six months' rent in advance.	7 50
Feb. 16	Return of over-pay to J. S. Leparel .....	2 50

The pages immediately preceding the one on which the above record appears were cut out, leaving the stubs of four pages. From the appearance of these stubs, the missing pages contained records of previous transactions, which might have afforded useful information. The only record submitted for the period from the beginning of operations to the 17th January, 1913, was an undated summary of expenditures amounting to \$6,074.42. The receipts were stated in a lump sum as \$6,078, the difference being \$3.58, which is the opening balance shown on a printed statement dated 1913-4. There were cheque stubs, cancelled cheques and vouchers submitted for this same period, showing a total expenditure of \$5,884.30—leaving a difference of \$190.12 to be accounted for, and from information available we were able to account for \$5,990 of the receipts, leaving \$88 unrecorded. The earliest date appearing on any paid voucher submitted was 16th August, 1912. On this date, a repayment of a loan of \$100 was made to Chas. Devitt with interest 50c. There was no record of the receipt of this loan, nor of any disbursements made from the proceeds.

We have written up a Cash Book from the information at hand, based largely upon the printed statements published by the Telephone System. Vouchers covering these expenditures were produced, with the following exceptions: Original invoices were altogether lacking. In 1912, as noted in preceding paragraph. In 1913, only a few vouchers of minor importance were produced. In 1914, no vouchers were produced for January or February. In 1915, no time sheet was produced for payment to W. S. Walker, dated 3rd February for \$105.04 In 1916, no vouchers were produced covering payments of loans out of debenture money,

\$9,796.35. A list of these appears in attached statements. Cheques payable to C. W. Rutledge, May 30th, for \$16.52, to W. S. Walker, October 2nd, \$8, and Bell Telephone Company, October 17th, for \$211.69, were not endorsed. In 1917, the following cheques were not endorsed: Canadian Independent Telephone Company, 21st April, for \$70.26; Bell Telephone Company, 30th May, for \$73.41; and Bell Telephone Company, 27th September, for \$223.20. There was no time sheet for W. S. Walker dated 13th November, for \$20.82. In 1918, cheques to Northern Electric Company, 20th February, \$81.38; Canadian Independent Telephone Company, 16th May, \$124.90; Bell Telephone Company, 6th September, \$227.99; Northern Electric Company, 7th November, \$55.52; and Bell Telephone Company, 30th November, \$28.67, were not endorsed.

Sheets from the Bank Ledger of McCullough and Young showing the Bank transactions of the Telephone Systems from 12th March, 1914, to 30th November, 1918, were submitted. These were compared with the corresponding printed statements and agreed, with a few exceptions. A payment to W. S. Walker dated 9th December, 1916, is omitted from the printed statement, but included in the total. The following items for 1918, which appear on the printed statement but do not appear in the Bank account: Receipts—9th August, T. I. Fawcett, return of money, \$1 and messages 50 cents; 28th August, E. Clugston, messages 85 cents and C. J. Devitt, messages 95 cents—total \$3.30. Expenditures for express and freight, 29th May, \$1.15; 7th August, 35 cents; 3rd October, 75 cents; 7th October, \$2.96; 19th October, 35 cents; 2nd November, \$1.39—total \$6.95. While these expenditures appeared under date 1919, we assume 1918 was intended, as the statement was dated 3rd March, 1919. These items are included in the attached Cash Statements, but are unsupported by vouchers.

On printed statement for year 1913-14, submitted by T. I. Fawcett, Treasurer, the balance on hand was shown as \$135.91, while the amount acknowledged as received from Mr. Fawcett by P. McCullough, the new Treasurer, was \$128.53, a difference of \$7.38. This amount should be accounted for by Mr. Fawcett.

#### DEBENTURES.

Ten-year Debentures bearing 6 per cent. interest were issued—par value \$10,000, two debentures being repayable each year. The first two debentures maturing in 1916 were not sold, and the proceeds of the remainder, \$9,176.50, were used to repay the temporary loans made during construction. Attention should be here called to the fact that no vouchers of any nature were submitted in support of statements regarding these repayments, nor were the cancelled notes produced.

#### MINUTES.

Two Minute Books were produced. The smaller one, as already stated, had four pages cut out. There were also several pages left blank between the records of Minutes. From the other book also, pages had been removed. The first Minutes recorded bear date 12th March, 1912, and are signed by John T. Miller, Chairman. The smaller book in which the earlier recorded Minutes were kept contains Minutes both of Commissioners meetings and subscribers' annual meetings. With the exception of the first entry above mentioned, no other Minutes in this book were signed either by the Secretary or the Chairman. The larger book records only Minutes of annual subscribers' meetings, beginning with the meeting held 14th April, 1916. These Minutes were signed by both Chairman and Secretary. The



next Minutes were of a meeting held 28th August, 1918. These were signed only by the Secretary. The intervening pages were torn out. The only other Minutes recorded were of a meeting held 7th March, 1919, and these were unsigned.

In the Minutes of meeting held 11th March, 1914, the following was recorded. Moved and seconded, that the Auditor's report be adopted and that \$5 for collecting accounts be struck off. Carried. In the statements submitted, a payment of \$5 for collecting was included. At this meeting P. McCullough was appointed Secretary-Treasurer at a salary of \$15 per annum. The payment of this salary was recorded only for the years 1914 and 1915, leaving salary for the years 1916, 1917 and 1918 unpaid.

In the Minutes of meeting held 7th May, 1914, an account of A Lyons for \$49.70 was approved for payment. The payment recorded was \$50.70, on 21st May, 1914. Also an account of Bruce Walker was approved for \$22.95; payment recorded 4th June, 1914, was \$30.45.

Yours respectfully,

OSCAR HUDSON,

*Chartered Accountant.*

Cost of this Audit, \$723.

#### TOWNSHIP OF EUPHRASIA.

TREASURER, W. H. FALLS' ACCOUNT, 31 DECEMBER, 1918.

	Dr.	Cr.
1916. School Section No. 13, entered in cash book as \$700.89, school book shows \$653.81 .....	\$47 08	
Township of Holland, payment <i>re</i> townline not entered ..	22 20	
1917. W. D. Henry, Division Court fee <i>re</i> Clark Ditch suit not entered .....	10 00	
School Section No. 21, township cash book shows \$648.86, school book shows \$648.68 .....	18	
Union School Section No. 1, Euphrasia and Artemesia, entered as \$273.98, school book shows \$273.48 .....	50	
1918. School Section No. 13, entered as \$804.32, school book shows, \$781.42 .....	22 90	
School Section No. 21, entered as \$723.60, school book shows \$722.60 .....	1 00	
Balance in hands of treasurer not in bank .....	2,025 94	
Balance due by treasurer, 31 December, 1918 .....		\$2,129 80
	\$2,129 80	\$2,129 80

#### TOWNSHIP OF EUPHRASIA.

ERRORS IN MUNICIPAL CASH BOOK TO 31 DECEMBER, 1918—

#### CORRECTIONS ALREADY MADE IN CASH BOOK.

Date.	Folio.	Particulars.	Debit Cash.	Credit Cash.
1913	68	Roads and bridges, wrongly added .....		\$20 00
	78	Bank interest, entered twice .....	\$56 80	
	78	Bank interest, entered twice .....	23 65	
1914	88	Bank interest, entered twice .....	1 15	
		Roads and bridges, wrongly added .....		20
1915		Telephone expenditure, wrongly added .....	01	
1916	145	Sheep killed by dogs, wrongly entered .....	09	
		Roads and bridges, wrongly added .....		05



1916	10	School Section, wrongly entered .....	30	
		Amount entered in cash book, but not allowed for in the balance carried forward. Paid to Mark- dale Continuation High School .....		54 39
1917		Bank interest rebate, not entered .....	12 35	
		Bank interest rebate, not entered .....	1 35	
		Roads and bridges, wrongly added .....		1 00
		Grant to McClung, not paid .....	10 00	
		Grant to Mr. Howard, not paid .....	10 00	
		Grant to Mr. Gregory, not paid .....	10 00	
		Grant, to Thomas McLean, not paid .....	10 00	
		Wesleyville taxes, overpaid, not entered .....	4 00	
		R. C. Small, law stamps, entered, not paid .....	5 00	
		Artemesia payment, <i>re</i> B. V. telephone, error in entry .....		50
1918	44	Telephone debenture, wrongly entered .....	4 73	
		War stamp charged by bank .....		02
		School payments, error in addition .....	10	
		Roads and bridges, wrongly entered .....	06	
		Cheque to G. B. Thibaudeau, paid January 8, for Markdale High School, not entered in cash book .....		46 50
		Balance of errors .....		26 93
			\$149 59	\$149 59

TOWNSHIP OF EUPHRASIA.

ARREARS OF TAXES AT 31 DECEMBER, 1918.

1915—East Roll.

Roll No.	Name.	Amount.
2	Charles Howard .....	\$23 91
91	Alexander Lyons .....	2 02
112	Andrew Walker .....	1 09
323	Truman Burrett .....	12 56
		\$39 58

1916—East Roll.

3	Charles Howard .....	\$22 16
5	John Rear .....	7 04
128	A. Walker .....	3 08
		\$32 28

1916—West Roll.

853	Thomas Bassett, unpaid .....	\$28 27
-----	------------------------------	---------

1917—East Roll.

2	James Fawcett .....	\$5 04
133	Andrew Walker .....	72
		\$5 76

1918—East Roll.

1	Andrew Fawcett .....	\$7 08
11	Thomas Madill .....	123 36
14	Johnson Howard .....	50 14
16	William McKeown .....	12 85
64	H. Wodehouse .....	9 24
106-7	John Press .....	28 27
115-6	Hamilton Conn .....	169 38
119	Andrew Walker .....	2 26

Roll No.	Name.	
176	Mrs. F. Reid .....	\$32 78
199	J. A. Myles .....	102 85
221	Dan. McTavish .....	13 32
242	William Flood .....	19 66
276	Thomas McConnell .....	56 90
333	James Lawrence .....	9 06
377	Burt Taylor .....	111 62
394	Paul Abercrombie .....	70 20
		<hr/>
		\$818 97

1918—West Roll.

505	Bal. Abercrombie .....	\$28 30
535	George Curry .....	32 30
557	Mrs. Walker .....	10 34
581	James Woods .....	19 83
602	Ian Thompson .....	89 43
623	Pledger .....	2 04
	McCullough, Walter .....	6 11
736	Robert Fothergill .....	36 96
747	Ed. Fothergill .....	49 43
750	Andrew Ormsby .....	76 27
779	Andrew Clarke .....	211 73
811	William Blakley .....	67 44
813	Mrs. William Blakley .....	19 44
874	James Henning .....	60 52
879	Thomas Hill .....	122 96
882	James Irwin .....	70 76
883	William Hodgson .....	49 06
898	William Ellis .....	68 74
912	Jepp Rennie .....	24 86
974	Dill Walters .....	85 03
		<hr/>
		\$1,131 55

TOWNSHIP OF

COLLECTORS' SETTLEMENTS, 1915, 1916, 1917,

	John Comack, Collector, 1915 East Roll		John Comack, Collector, 1916 East Roll		Dugald Smith Collector, 1916 West Roll	
Balance Sheet .....	1,510 61					
Amount of Roll.....			13,928 14		17,756 24	
Cash received in year.....				12,082 14		15,176 34
Cash received in following years .....		1,495 27		1,825 52		2,582 45
Percentage added, 3 p.c....	25 24		25 94		61 64	
Remitted by Council .....		1 00		14 14		
Arrears—See List.....		39 58		32 28		28 27
Due from Collector.....						82
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	1,535 85	1,535 85	13,954 08	13,954 08	17,787 88	17,787 88

TOWNSHIP OF EUPHRASIA.

COLLECTOR JOHN COMACK'S SETTLEMENT, AS AT 1 JUNE, 1919.

East Roll—			
Arrears .....	\$818 97		
Due from collector .....	1,528 17		
Percentage added .....	24 29		
Cash received in 1919 .....		\$2,328 47	
Arrears No. 1, Andrew Fawcett .....		7 08	
Arrears No. 119, Andrew Walker .....		2 26	
	\$2,371 43	\$2,337 81	
Due by collector at 1 June, 1919 .....		33 62	
	\$2,371 43	\$2,371 43	

COLLECTOR HAROLD KERR'S SETTLEMENT AS AT 1 JUNE, 1919.

West Roll—			
Arrears .....	\$1,131 55		
Due from collector .....	302 01		
Percentage added .....	31 94		
Cash received, 1919 .....		\$1,475 50	
	\$1,465 50	\$1,475 50	
*Overpaid by collector .....	10 00		
	\$1,475 50	\$1,475 50	

\* This was an error in adding the roll.

EUPHRASIA.

AND 1918, AS AT 31 DECEMBER, 1918.

John Comack Collector, 1917 East Roll		Harold Kerr, Collector, 1917 West Roll		John Comack Collector, 1918 East Roll		Harold Kerr Collector, 1918 West Roll	
.....	.....	.....	.....	.....	.....	.....	.....
14,966 68	.....	20,319 60	.....	17,236 24	.....	22,433 83	.....
.....	12,581 50	.....	18,905 36	.....	14,889 10	.....	21,000 27
.....	2,193 22	.....	1,440 74	.....	.....	.....	.....
23 74	.....	27 50	.....	.....	.....	.....	.....
.....	.....	.....	1 00	.....	.....	.....	.....
.....	5 76	.....	.....	.....	818 97	.....	1,131 55
.....	209 94	.....	.....	.....	1,528 17	.....	302 01
14,990 42	14,990 42	20,347 10	20,347 10	17,236 24	17,236 24	22,433 83	22,433 83



## TOWNSHIP OF EUPHRASIA.

## CASH STATEMENTS FOR 1916, 1917 AND 1918.

RECEIPTS.	1916	1917	1918
	\$ c.	\$ c.	\$ c.
Taxes collected .....	30,365 47	35,874 82	39,549 90
Taxes, non-resident .....	20 76	59 93	21 57
Legislative and county grants .....	1,679 75	1,288 77	1,864 47
Ontario Railway tax .....	230 56	230 56	.....
Miscellaneous .....	53 25	75 20	261 31
Interest, rebate on notes prepaid .....	.....	13 70	.....
	32,349 79	37,543 68	41,697 25
Bank loans .....	10,000 00	12,000 00	12,000 00
Beaver Valley Telephone System .....	155 50	.....	.....
School debentures .....	101 10	101 11	101 11
Telephone levys .....	.....	2,067 85	2,662 44
	42,606 39	51,712 64	56,480 80
Cash on hand at first .....	632 20	1,365 13	.....
Overdraft at last .....	.....	2 85	.....
	43,238 59	53,080 62	56,480 80
PAYMENTS.	\$ c.	\$ c.	\$ c.
Roads and bridges .....	3,566 45	1,868 10	3,804 39
Election expenses .....	83 80	81 80	83 80
Salaries and allowances .....	1,014 89	875 10	989 65
Printing, postage and stationery .....	146 68	180 30	200 52
Law costs .....	306 24	2,648 08	.....
Charity .....	250 70	230 90	109 50
Interest .....	430 82	382 80	368 80
Board of Health .....	410 97	252 30	252 25
Grants, enlistments .....	260 00	90 00	30 00
Grants, sundry .....	365 00	365 00	190 00
Sheep killed by dogs .....	247 15	133 60	284 00
School purposes .....	14,882 87	15,379 92	16,858 19
County rate .....	8,100 00	9,900 00	11,700 00
Miscellaneous .....	200 77	133 72	160 66
	30,266 34	32,541 62	35,031 76
Drainage .....	65 02	108 87	141 45
Village of Kimberley .....	.....	104 34	6 50
Loans repaid .....	10,000 00	12,000 00	12,000 00
Telephone systems .....	1,542 10	8,325 79	7,272 30
	41,873 46	83,080 62	54,452 01
Overdraft at first .....	.....	.....	2 85
Cash on hand at last .....	1,365 13	.....	2,025 94
	43,238 59	53,080 62	56,480 80

## TOWNSHIP OF EUPHRASIA.

## REVENUE ACCOUNT FOR YEARS ENDED 31 DECEMBER, 1916, 1917, 1918.

INCOME.	31 December, 1916	31 December, 1917	31 December, 1918
Township rates levy .....	5,193 04	7,193 12	6,298 89
Statute labour levy .....	87 90	73 69	1,113 27
Dog tax levy .....	426 00	443 00	886 00
Tax percentages .....	62 75	57 21	51 61
Non-resident taxes .....	20 76	59 93	21 57
Railway tax .....	230 56	230 56	230 56
Miscellaneous .....	.....	22 64	.....
	6,021 01	8,080 15	8,601 90
<i>Deficit on revenue account</i> .....	1,134 87	.....	.....
	7,155 88	8,080 15	8,601 90
EXPENDITURES.			
Tax refunds .....	63 87	11 00	105 32
Tax remissions .....	1 00	14 14	1 00
Grants, enlistments .....	260 00	90 00	30 00
Grants, sundry .....	365 00	385 00	190 00
Roads and bridges .....	3,316 12	1,850 40	3,774 39
Elections and Municipal Government .....	83 80	81 80	83 80
Salaries, allowances and commissions .....	1,075 24	1,009 52	1,079 15
Printing, advertising and stationery .....	146 68	184 85	200 52
Law costs .....	306 24	2,666 08	.....
Charity .....	245 30	222 00	120 00
Interest .....	356 86	433 80	428 95
Board of Health .....	360 97	252 30	252 25
Miscellaneous .....	32 65	.....	42 34
Sheep killed by dogs .....	242 15	133 60	284 00
	7,155 88	7,334 49	6,591 72
<i>Surplus on revenue account</i> .....	.....	745 66	2,010 16
	7,155 88	8,080 15	8,601 90

TOWNSHIP OF EUPHRASIA.

CASH BALANCE SHEETS, FOR YEARS ENDED 31 DECEMBER, 1916, 1917, 1918.  
ALSO OPENING BALANCE SHEET, 1 JANUARY, 1916.

AVAILABLE ASSETS.	1 January, 1916	31 December, 1916	31 December, 1917	31 December, 1918
	\$ c.	\$ c.	\$ c.	\$ c.
Cash in treasurer's hands ....	632 20	1,365 13	.....	2,025 94
Tax arrears, old .....	65 17	2 08	2 08	.....
Tax arrears, 1913 .....	51 76	.....	.....	.....
Tax arrears, 1915 .....	3,034 32	40 84	29 58	39 58
Tax arrears, 1916 .....	.....	4,425 90	86 57	61 37
Tax arrears, 1917 .....	.....	.....	3,799 42	215 70
Tax arrears, 1918 .....	.....	.....	.....	3,780 70
Village of Flesherston .....	.....	50 00	50 00	50 00
Village of Kimberley .....	.....	.....	17 94	24 44
Township of Artemesia .....	42 00	87 00	45 00	18 00
Township of Collingwood ....	478 00	1,693 00	1,215 00	1,620 00
Township of St. Vincent .....	45 00	117 00	.....	.....
County of Grey .....	32 85	.....	.....	.....
Ontario Government .....	230 56	230 56	230 56	230 56
Beaver Valley Telephone Sys- tem, current .....	.....	52 10	81 21	101 21
Euphrasia Telephone System, current .....	.....	.....	60 28	88 52
Patton-Clark drain award ....	.....	.....	108 67	58 64
Beaver Valley Telephone, sub- scribers .....	368 90	599 44	2,339 20	1,568 92
Cash deficit .....	.....	121 86	.....	.....
Total assets .....	4,980 76	8,784 91	8,075 71	9,883 58
IMMEDIATE LIABILITIES.	\$ c.	\$ c.	\$ c.	\$ c.
Cash due treasurer .....	.....	.....	2 85	.....
Accounts payable .....	183 80	188 40	334 50	461 66
John Comack, loan .....	1,133 97	1,060 00	1,120 00	1,180 00
Beaver Valley Telephone, levy..	933 90	3,574 59	3,574 56	3,574 59
Euphrasia Telephone, levy ....	1,696 00	1,901 00	1,914 01	1,952 03
St. Vincent Telephone, levy ..	.....	1,190 00	5 00	5 00
School Trustee rates, levy ....	.....	262 92	62 94	76 32
School grants, levy .....	.....	186 75	15 75	.....
School debenture, levy, U.S.S. 14	20 08	.....	.....	.....
Molsons Bank, Meaford .....	.....	421 25	422 30	.....
Cash surplus .....	1,113 01	.....	623 80	2,633 98
Total liabilities .....	4,980 76	8,784 91	8,075 71	9,883 58



TOWNSHIP OF EUPHRASIA.

PERMANENT ASSETS, BALANCE SHEET FOR YEARS ENDED 31 DECEMBER, 1916, 1917, 1918.  
ALSO OPENING BALANCE SHEET, 1 JANUARY, 1916.

PERMANENT ASSETS.	1 January, 1916	31 December, 1916	31 December, 1917	31 December, 1918
	\$ c.	\$ c.	\$ c.	\$ c.
Township hall .....	2,000 00	2,000 00	2,000 00	2,000 00
Stone crusher .....	300 00	300 00	300 00	300 00
Road graders .....	400 00	400 00	400 00	400 00
Road scrapers .....	300 00	300 00	300 00	300 00
Public Works—				
Euphrasia Municipal Tele- phone System .....	10,000 00	10,000 00	10,000 00	10,000 00
Beaver Valley Municipal Tele- phone System .....	41,000 00	41,000 00	41,000 00	41,000 00
School Boards—				
Buildings and lands .....	30,800 00	30,800 00	30,800 00	30,800 00
Total assets .....	84,800 00	84,800 00	84,800 00	84,800 00
DEFERRED LIABILITIES.	\$ c.	\$ c.	\$ c.	\$ c.
Private loans, B.V.T.S. ....	41,000 00	.....	.....	.....
Debentures, S.S. No. 3.....	3,962 86	3,772 19	3,572 94	3,364 73
7.....	1,920 62	1,785 42	1,643 48	1,494 44
12.....	1,989 32	1,827 43	1,658 26	1,481 47
U.S.S. No. 3, E. & H. ....	694 78	473 28	241 81	.....
E. M. T. System ..	9,241 33	9,241 33	8,437 13	7,584 68
B. V. M. T. System .....	.....	41,000 00	39,885 41	38,703 97
Total liabilities .....	58,808 91	58,099 65	55,439 03	52,629 29
RATEPAYERS' INVESTMENTS.				
General .....	3,000 00	3,000 00	3,000 00	3,000 00
School supporters .....	22,232 42	22,941 68	23,683 51	24,459 36
Telephone subscribers .....	758 67	758 67	2,677 46	4,711 35
Grand totals .....	84,800 00	84,800 00	84,800 00	84,800 00

TOWNSHIP OF EUPHRASIA.

SCHEDULE OF DEBENTURE, BY-LAW NUMBER 14, 15 DECEMBER, 1910.  
SCHOOL SECTION NUMBER 3—EUPHRASIA.

Year ended	Principal Liability	Annual Principal	Annual Interest	Annual Total
1011 .....	.....	153 00	216 00	369 00
1912 .....	.....	159 89	209 11	369 00
1913 .....	.....	167 08	201 92	369 00
1914 .....	.....	174 60	194 40	369 00
1915 .....	3,962 86	182 46	186 54	369 00
1916 .....	3,772 19	190 67	178 33	369 00
1917 .....	3,572 94	199 25	169 75	369 00
1918 .....	3,364 73	208 21	160 79	369 00
1919 .....	3,147 15	217 58	151 42	369 00
1920 .....	2,919 77	227 38	141 62	369 00
1921 .....	2,682 16	237 61	131 39	369 00
1922 .....	2,433 86	248 30	120 70	369 00
1923 .....	2,174 39	259 47	109 53	369 00
1924 .....	1,903 24	271 15	97 85	369 00
1925 .....	1,619 89	283 35	85 65	369 00
1926 .....	1,323 89	296 10	72 90	369 00
1927 .....	1,014 36	309 43	59 57	369 00
1928 .....	691 01	323 35	45 65	369 00
1929 .....	353 11	337 90	31 10	369 00
1930 .....	.....	353 11	15 89	369 00
.....	.....	4,799 89	2,580 11	7,380 00

TOWNSHIP OF EUPHRASIA.

SCHEDULE OF DEBENTURE, BY-LAW NUMBER 38, 11 OCTOBER, 1912.  
SCHOOL SECTION NUMBER 7—EUPHRASIA.

1 November, \$2,400.00; 15 years; 5 per cent.

Year ended	Total Liability on Principal	Annual Principal	Annual Interest	Annual Total
1912 .....	.....	111 22	120 00	231 22
1913 .....	.....	116 80	114 42	231 22
1914 .....	.....	122 62	108 60	231 22
1915 .....	1,920 62	128 74	102 48	231 22
1916 .....	1,785 42	135 20	96 02	231 22
1917 .....	1,643 48	141 94	89 28	231 22
1918 .....	1,494 44	149 04	82 18	231 22
1919 .....	1,337 94	156 50	74 72	231 22
1920 .....	1,173 60	164 34	66 88	231 22
1921 .....	1,001 06	172 54	58 68	231 22
1922 .....	819 90	181 16	50 06	231 22
1923 .....	629 66	190 24	40 98	231 22
1924 .....	429 92	199 74	31 48	231 22
1925 .....	220 20	209 72	21 50	231 22
1926 .....	.....	220 20	11 02	231 22
.....	.....	2,400 00	1,068 30	3,468 30

TOWNSHIP OF EUPHRASIA.

SCHEDULE OF DEBENTURE, BY-LAW NUMBER 7, 13 MAY, 1910.

SCHOOL SECTION NUMBER 12—EUPHRASIA. 15 YEARS.

Year ended	Principal Liability	Annual Principal	Annual Interest	Annual Total
1911 .....	.....	129 91	121 50	251 41
1912 .....	.....	135 75	115 66	251 41
1913 .....	.....	141 86	109 55	251 41
1914 .....	.....	148 24	103 17	251 41
1915 .....	1,989 34	154 92	96 49	251 41
1916 .....	1,827 43	161 89	89 52	251 41
1917 .....	1,658 26	169 17	82 24	251 41
1918 .....	1,481 47	176 79	74 62	251 41
1919 .....	1,296 73	184 74	66 67	251 41
1920 .....	1,103 67	193 06	58 35	251 41
1921 .....	901 93	201 74	49 67	251 41
1922 .....	691 11	210 82	40 59	251 41
1923 .....	470 80	220 31	31 10	251 41
1924 .....	240 58	230 22	21 19	251 41
1925 .....	.....	240 58	10 83	251 41
	.....	2,700 00	1,071 15	3,771 15

TOWNSHIP OF EUPHRASIA.

SCHEDULE OF DEBENTURE, BY-LAW NUMBER 149, 12 FEBRUARY, 1909.

UNION SCHOOL SECTION NUMBER 3—EUPHRASIA AND HOLLAND.

Year ended	Principal Liability	Annual Principal	Annual Interest	Annual Total
1909 .....	.....	162 76	90 00	252 76
1910 .....	.....	170 09	82 67	252 76
1911 .....	.....	177 74	75 02	252 76
1912 .....	.....	185 74	67 02	252 76
1913 .....	.....	194 10	58 66	252 76
1914 .....	.....	202 83	49 93	252 76
1915 .....	694 78	211 96	40 80	252 76
1916 .....	473 28	221 50	31 26	252 76
1917 .....	241 81	231 47	21 29	252 76
1918 .....	.....	241 81	10 95	252 76
	.....	2,000 00	527 60	2,527 60



TOWNSHIP OF EUPHRASIA.

SCHEDULE OF DEBENTURE, BY-LAW NUMBER 8, 1916.

BEAVER VALLEY TELEPHONE SYSTEM.

Year ended	Principal Liability	Annual Principal	Annual Interest	Annual Total
1917 .....	39,885 41	1,114 59	2,460 00	3,574 59
1918 .....	38,703 97	1,181 44	2,393 15	3,574 59
1919 .....	37,451 64	1,252 33	2,322 26	3,574 59
1920 .....	36,124 17	1,327 47	2,247 12	3,574 59
1921 .....	34,717 05	1,407 12	2,167 47	3,574 59
1922 .....	33,225 51	1,491 54	2,083 05	3,574 59
1923 .....	31,644 48	1,581 03	1,993 56	3,574 59
1924 .....	29,968 58	1,675 90	1,898 69	3,574 59
1925 .....	28,192 13	1,776 45	1,798 14	3,574 59
1926 .....	26,309 09	1,883 04	1,691 55	3,574 59
1927 .....	24,313 07	1,996 02	1,578 57	3,574 59
1928 .....	22,197 29	2,115 78	1,458 81	3,574 59
1929 .....	19,954 56	2,242 73	1,331 86	3,574 59
1930 .....	17,577 27	2,377 29	1,197 30	3,574 59
1931 .....	15,057 34	2,519 93	1,054 66	3,574 59
1932 .....	12,386 22	2,671 12	903 47	3,574 59
1933 .....	9,554 84	2,831 38	743 21	3,574 59
1934 .....	6,553 56	3,001 28	573 31	3,574 59
1935 .....	3,372 22	3,181 34	393 25	3,574 59
1936 .....	.....	3,372 22	202 37	3,574 59
	.....	41,000 00	30,491 80	71,491 80

TOWNSHIP OF EUPHRASIA.

SCHEDULE OF DEBENTURE, BY-LAW NUMBER 12, 28 MAY, 1915.

EUPHRASIA TELEPHONE SYSTEM; 10 YEARS; \$10,000.00.

Year ending	Principal Liability	Annual Principal	Annual Interest	Annual Total
1916 .....	9,241 33	758 67 (not sold)	600 00	1,358 67
1917 .....	8,437 13	804 20	584 47	1,358 67
1918 .....	7,584 68	852 45	506 22	1,358 67
1919 .....	6,681 09	903 59	455 08	1,358 67
1920 .....	5,723 28	957 81	400 86	1,358 67
1921 .....	4,708 00	1,015 28	343 39	1,358 67
1922 .....	3,631 80	1,076 20	282 47	1,358 67
1923 .....	2,491 03	1,140 77	217 90	1,358 67
1924 .....	1,281 81	1,209 22	149 45	1,358 67
1925 .....	.....	1,281 81	76 90	1,358 67
	.....	10,000 00	3,586 74	13,586 70

TOWNSHIP OF  
CASH STATEMENTS, TOWNSHIP

RECEIPTS.

	21	19	18	17	16	15
Balance from 1916 .....	78 55	66 69	43 96	32 20	50 21	74 47
Legislative and County grants .....	102 59	85 96	98 97	52 90	98 46	105 77
Township levy .....	647 30	551 16	551 09	549 34	625 72	602 24
Sundry sales .....	.....	75	.....	.....	.....	.....
Repairs repaid .....	.....	.....	.....	.....	.....	.....
Polling booth .....	.....	.....	.....	.....	.....	.....
Interest .....	.....	.....	.....	.....	.....	.....
Fines .....	.....	.....	.....	.....	.....	10
Refund, examination expenses .....	.....	.....	.....	.....	.....	.....
	828 44	704 56	694 02	634 44	774 39	782 58

DISBURSEMENTS.

Salaries .....	716 35	555 00	588 90	564 60	636 30	697 25
Fuel .....	26 42	21 75	38 70	12 00	23 85	19 50
Supplies .....	1 80	2 80	8 82	7 47	34 50	52
Repairs .....	4 00	55 00	1 96	1 50	4 79	58
Insurance .....	2 44	4 00	2 52	4 60	2 00	.....
Sundries .....	.....	2 64	.....	1 26	6 50	6 40
New fence .....	.....	.....	.....	.....	.....	25 10
Equipment .....	.....	.....	.....	.....	.....	.....
Interest .....	.....	.....	.....	.....	.....	2 00
	751 01	641 19	640 92	591 43	707 94	751 35
Balance .....	77 43	63 37	53 10	43 01	66 45	31 23
	828 44	704 56	694 02	634 44	774 39	782 58



EUPHRASIA.

PUBLIC SCHOOLS, FOR THE YEAR 1916.

RECEIPTS.

14	13	12	9	7	6	5	3
69 35	53 44	113 93	57 45	34 20	518 49	219 47	56 38
74 52	64 57	90 10	99 81	134 04	106 25	101 42	223 93
481 70	653 81	621 16	576 52	630 18	699 21	706 00	1,254 50
.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	35	.....	.....	.....	.....	.....
4 00	.....	.....	4 00	.....	4 00	.....	.....
1 37	.....	.....	.....	.....	4 06	.....	.....
.....	.....	.....	.....	.....	.....	.....	10 00
630 94	771 82	825 54	737 78	798 42	1,332 01	1,026 89	1,544 81

DISBURSEMENTS.

534 00	642 00	633 40	635 50	668 00	630 20	636 95	1,342 00
2 10	35 70	32 34	20 00	45 40	41 77	38 10	54 65
9 17	11 66	3 25	1 75	8 10	3 90	2 10	14 74
1 58	4 10	4 75	1 00	1 55	3 50	1 75	1 90
2 00	3 50	4 40	.....	4 36	2 65	2 75	7 60
3 26	11 57	8 08	1 04	4 94	60	17 79	40 20
.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	166 78	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....
552 11	708 53	686 22	659 29	732 35	849 40	699 44	1,461 09
78 83	63 29	139 32	78 49	66 07	482 61	327 45	83 72
630 94	771 82	825 54	737 78	798 42	1,332 01	1,026 89	1,544 81

TOWNSHIP OF

CASH STATEMENTS, TOWNSHIP

RECEIPTS.

—	21	19	18	17	16	15
Balance from 1916 .....	77 43	63 37	53 10	43 01	66 45	31 23
Legislative and County grants .....	98 28	44 60	76 25	50 99	71 89	22 50
Township levy .....	648 68	600 88	604 56	577 10	646 13	651 97
Sundry sales .....	.....	1 00	.....	.....	.....	2 75
Polling booth .....	.....	.....	.....	.....	.....	8 00
Interest .....	.....	.....	.....	.....	.....	.....
Money borrowed .....	.....	.....	.....	.....	.....	222 60
	824 39	709 85	733 91	671 70	784 47	930 05

DISBURSEMENTS.

Salaries .....	632 25	532 35	593 63	564 71	589 58	566 23
Fuel .....	33 25	21 00	41 00	13 40	21 00	24 00
Supplies .....	18 41	4 85	55	.....	.....	5 25
Repairs .....	.....	7 23	.....	45 71	37 86	13 65
Insurance .....	1 92	3 00	3 55	.....	2 00	4 00
Sundries .....	13 31	2 92	5 40	5 20	1 40	11 96
Land .....	.....	.....	.....	.....	.....	.....
Interest .....	.....	.....	1 00	.....	.....	1 60
Equipment .....	.....	.....	.....	.....	.....	.....
Loans repaid .....	.....	.....	.....	.....	.....	222 60
	699 14	571 35	645 13	629 02	651 84	849 29
Balance .....	125 25	138 50	88 78	42 08	132 63	69 76
	824 39	709 85	733 91	671 10	784 47	939 05

EUPHRASIA.

PUBLIC SCHOOLS, FOR YEAR 1917.

RECEIPTS.							
14	13	12	9	7	6	5	3
78 83	63 29	139 32	78 49	66 07	482 61	327 45	83 72
43 18	57 73	87 63	69 02	89 25	59 59	35 00	600 38
524 88	754 93	620 52	576 42	650 23	652 49	603 90	1,201 50
.....	.....	.....	.....	.....	.....	.....	.....
4 00	.....	.....	.....	.....	.....	.....	.....
56	.....	.....	.....	.....	4 55	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....
651 45	875 95	847 47	723 93	805 55	1,199 24	966 35	1,885 60

DISBURSEMENTS.							
535 65	664 00	662 10	636 90	661 25	621 15	359 23	1,359 90
23 80	34 00	55 53	21 45	49 00	46 12	42 25	95 00
5 85	6 79	2 85	8 00	7 15	9 49	1 92	34 44
34 58	18 80	15 15	19 47	1 45	4 30	.....	6 77
2 00	2 40	3 20	.....	3 36	3 75	2 75	8 80
4 55	8 20	2 50	2 04	5 35	3 48	10 70	11 77
.....	52 00	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	20 44	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....
606 43	786 19	761 77	687 86	727 56	688 29	416 85	1,516 68
45 02	89 76	85 70	36 07	77 99	510 95	549 50	368 92
651 45	875 95	847 47	723 93	805 55	1,199 24	966 35	1,885 60



TOWNSHIP OF

CASH STATEMENTS, TOWNSHIP

RECEIPTS.

	21	19	18	17	16	15
Balance from 1917 .....	125 25	138 50	88 78	42 08	132 63	89 76
Legislative and County grants .....	113 35	64 08	103 11	57 65	101 40	73 39
Township levy .....	722 60	621 94	596 92	577 97	645 23	653 61
Sundry sales .....	1 50	.....	.....	.....	.....	.....
Money borrowed .....	.....	.....	.....	.....	.....	.....
Repairs repaid .....	.....	.....	.....	.....	.....	.....
Polling booth .....	.....	.....	.....	.....	.....	8 00
Rent .....	.....	.....	.....	.....	.....	.....
Interest .....	.....	.....	.....	.....	93	.....
	962 70	824 52	788 81	677 70	880 19	824 76

DISBURSEMENTS.

Salaries .....	635 71	576 97	629 00	586 25	674 53	634 28
Fuel .....	53 20	38 75	65 00	27 50	43 00	4 92
Supplies .....	2 00	2 80	2 65	6 45	5 60	2 32
Repairs .....	31 15	13 80	.....	24 37	18 99	1 00
Insurance .....	2 16	4 00	3 24	.....	2 84	.....
Sundries .....	9 12	7 13	3 67	1 82	6 13	10 31
Equipment .....	.....	19 77	.....	.....	.....	.....
Law .....	.....	.....	.....	.....	.....	.....
Loans repaid .....	.....	.....	.....	.....	.....	.....
Interest .....	.....	.....	.....	.....	.....	.....
	733 34	663 22	703 56	646 39	751 14	652 83
Balance .....	229 36	161 30	85 25	31 31	129 05	171 93
	962 70	824 52	788 81	677 70	880 19	824 76

EUPHRASIA.

PUBLIC SCHOOLS, FOR YEAR 1918.

RECEIPTS.

14	13	12	9	7	6	5	3
45 02	89 76	85 70	36 07	77 99	510 95	549 50	368 92
60 12	98 86	84 40	102 87	107 59	67 98	109 50	421 89
549 48	781 42	696 39	698 00	754 25	649 09	703 60	1,198 80
.....	.....	.....	.....	4 00	.....	.....	.....
.....	.....	40 00	100 00	55 00	.....	.....	.....
.....	.....	.....	.....	95	.....	.....	.....
4 00	.....	.....	4 00	.....	13 00	.....	.....
5 00	.....	.....	5 00	.....	.....	.....	.....
.....	.....	.....	.....	.....	4 90	.....	.....
663 62	970 04	906 49	945 94	999 78	1,245 92	1,362 60	1,989 61

DISBURSEMENTS.

551 77	715 85	673 50	668 50	659 81	599 42	842 26	1,344 91
21 46	70 45	96 25	34 80	148 35	32 50	13 00	132 45
1 95	.....	1 15	2 75	3 85	25	3 68	69 01
24	4 00	1 60	1 20	71 34	15 10	28 20	9 85
3 00	2 40	3 20	3 00	3 36	4 65	4 00	9 90
9 88	6 24	7 98	6 63	9 73	21 96	5 96	30 00
.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	6 00	.....	.....	.....	.....	.....
.....	.....	40 00	100 00	55 00	.....	.....	.....
.....	.....	2 13	50	1 65	1 00	.....	.....
588 30	798 94	831 81	817 38	953 09	674 88	897 10	1,596 12
75 32	171 10	74 68	128 56	46 69	571 04	465 50	393 49
663 62	970 04	906 49	945 94	999 78	1,245 92	1,362 60	1,989 61

TOWNSHIP OF EUPHRASIA.  
CASH STATEMENTS, UNION PUBLIC SCHOOLS, FOR YEAR 1916.  
RECEIPTS.

	Union No. 4 Collingwood	Union No. 5 Collingwood	Union No. 6 Collingwood	Union No. 20 Collingwood	Union No. 1 Artemesia	Union No. 17 St. Vincent	Union No. 1 Holland	Union No. 3 Holland
Balance, 1915 .....	351 70	417 01	65 53	208 78	331 29	57 46	622 61	235 11
Legislative and County grants .....	166 44	103 50	76 25	177 18	124 65	77 22	123 57	90 31
Euphrasia levy .....	564 24	370 88	502 09	268 42	311 60	(1915)43 57	.....	359 87
Union Township levy .....	693 20	278 14	150 38	406 13	312 75	619 39	376 66	240 75
Sundry sales .....	.....	.....	.....	.....	.....	.....	.....	.....
Non-resident .....	.....	.....	.....	.....	.....	4 00	.....	.....
Repairs refunded .....	.....	.....	.....	.....	.....	15	.....	.....
Interest .....	3 14	.....	.....	3 75	.....	59	.....	.....
	1,778 72	1,169 53	794 25	1,064 26	1,080 29	802 38	1,122 84	926 04

DISBURSEMENTS.

Salaries .....	1,240 12	926 50	563 66	530 50	571 90	731 88	844 50	585 50
Fuel .....	48 60	23 00	27 87	.....	31 80	36 32	29 00	24 35
Supplies .....	7 30	34 05	75	3 75	40	25	7 85	1 65
Repairs .....	3 37	1 44	2 40	15 59	.....	7 02	80 36	9 00
Insurance .....	9 00	2 40	.....	5 93	.....	2 40	.....	4 00
Sundries .....	5 03	3 00	10 04	2 52	8 45	12 82	38 26	4 40
	1,313 42	990 39	604 72	558 29	612 55	790 69	999 97	628 90
	465 30	179 14	189 53	505 97	467 74	11 69	122 87	297 14
Balance .....	1,778 72	1,169 53	794 25	1,064 26	1,080 29	802 38	1,122 84	926 04



TOWNSHIP OF EUPHRASIA.  
CASH STATEMENTS, UNION PUBLIC SCHOOLS, FOR YEAR 1917.

RECEIPTS.

	Union No. 4 Collingwood.	Union No. 5 Collingwood	Union No. 6 Collingwood	Union No. 20 Collingwood	Union No. 1 Artemesia	Union No. 17 St. Vincent	Union No. 1 Holland	Union No. 3 Holland
Balance, 1916 .....	465 30	179 14	189 53	505 97	467 74	11 69	122 87	297 14
Legislative and County grants .....	82 44	74 15	.....	167 61	94 37	45 00	68 45	36 25
Euphrasia levy .....	654 80	373 64	423 61	157 00	273 48	45 00	726 35	359 13
Union Township levy .....	797 76	278 14	126 94	229 57	275 00	1,065 48	350 18	242 30
Sundry sales .....	.....	.....	3 95	12 05	.....	14 55	.....	1 25
Repairs paid .....	.....	.....	.....	.....	.....	.....	.....	.....
Refund .....	.....	1 50	.....	4 35	.....	.....	.....	.....
Interest .....	4 90	89	.....	8 31	2 10	10 58	.....	.....
Insurance received .....	.....	.....	.....	.....	.....	1,139 60	.....	.....
Non-resident fees .....	.....	.....	.....	.....	.....	8 00	.....	.....
Borrowed money .....	.....	.....	.....	.....	.....	1,432 45	.....	.....
Concert for library .....	.....	.....	9 50	.....	.....	.....	.....	.....
	2,005 20	907 46	753 53	1,082 06	1,112 69	3,772 35	1,267 85	936 07

DISBURSEMENTS.

Salaries .....	1,437 71	723 36	481 06	549 50	580 55	686 69	687 42	606 60
Fuel .....	53 25	30 25	41 00	27 35	30 45	62 77	26 80	22 20
Supplies .....	2 06	3 60	29 09	1 55	3 16	85	3 45	11 69
Repairs .....	49 04	26 59	133 69	385 88	.....	38 30	82	68 60
Insurance .....	.....	3 90	6 25	.....	.....	10 40	.....	4 00
Sundries .....	9 35	4 47	21 02	3 67	20 68	34 51	2 40	3 15
Library .....	.....	.....	.....	.....	13 27	.....	.....	.....
Rent of house .....	.....	.....	.....	.....	.....	13 00	.....	.....
Building .....	.....	.....	.....	.....	.....	2,248 31	.....	.....
Furnishings .....	.....	.....	.....	.....	.....	166 00	.....	.....
Loan repaid .....	.....	.....	.....	.....	.....	500 00	.....	.....
Interest .....	.....	.....	.....	.....	.....	11 35	.....	.....
	1,551 41	792 17	712 11	967 95	648 11	3,772 18	720 89	716 24
	453 79	115 29	41 42	114 11	464 58	17	546 96	219 83
Balance .....	2,005 20	907 46	753 53	1,082 06	1,112 69	3,772 35	1,267 85	936 07

TOWNSHIP OF EUPHRASIA.  
CASH STATEMENTS, UNION PUBLIC SCHOOLS, FOR YEAR 1918.  
RECEIPTS.

	Union No. 4 Collingwood	Union No. 5 Collingwood	Union No. 6 Collingwood	Union No. 20 Collingwood	Union No. 1 Artemesia	Union No. 17 St. Vincent	Union No. 1 Holland	Union No. 3 Holland
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Balance, 1917 .....	453 79	115 29	41 42	114 11	464 58	17	546 96	219 83
Legislative and County grant .....	133 17	89 69	128 43	176 50	135 19	80 27	83 06	127 68
Euphrasia levy .....	630 60	401 69	1,078 09	265 76	274 22	132 48	374 14	405 51
Union Township levy .....	772 58	300 96	322 53	229 58	275 00	1,062 43	377 16	271 76
Sundry sales .....	.....	.....	39 11	6 40	.....	2 76	1 00	.....
Concert proceeds .....	.....	24 25	.....	.....	.....	.....	.....	.....
Interest .....	3 77	.....	.....	4 81	.....	1 25	7 99	.....
Borrowed money .....	63 81	.....	498 75	.....	.....	.....	.....	.....
	2,057 72	932 88	2,108 33	797 16	1,148 99	1,279 36	1,390 31	1,024 78

DISBURSEMENTS.

Salaries .....	1,239 05	701 71	700 75	573 00	555 84	891 39	722 13	670 25
Fuel .....	114 62	63 50	72 50	39 50	39 75	91 27	31 75	28 50
Supplies .....	6 56	2 60	6 23	9 45	4 50	22 97	2 45	.....
Repairs .....	5 75	.....	.....	19 00	.....	9 32	6 15	8 69
Insurance .....	4 00	2 90	.....	.....	6 04	4 52	.....	5 00
Sundries .....	13 40	6 90	11 94	1 06	16 75	36 63	44 59	3 15
Library .....	.....	11 00	.....	.....	.....	.....	.....	.....
Book cases .....	.....	15 00	.....	.....	.....	.....	.....	.....
Concert receipts paid out .....	.....	25 25	.....	.....	.....	.....	.....	.....
Loan repaid .....	63 81	.....	498 75	.....	.....	32 45	.....	.....
Interest .....	36	.....	8 75	.....	.....	35	60	.....
Additions and alterations .....	.....	.....	614 73	.....	.....	.....	.....	.....
	1,447 55	828 86	1,913 65	642 01	622 88	1,088 90	807 67	715 59
Balance .....	610 17	104 02	194 68	155 15	526 11	190 46	582 64	309 19
	2,057 72	932 88	2,108 33	797 16	1,148 99	1,279 36	1,390 31	1,024 78

TOWNSHIP OF EUPHRASIA.  
THE BEAVER VALLEY MUNICIPAL TELEPHONE SYSTEM.  
CASH STATEMENTS AS PER SECRETARY-TREASURER'S BOOKS.  
RECEIPTS.

	Totals	1912	1913	1914	1915	1916	1917	1918
<i>Borrowed Money—</i>								
Township of Euphrasia .....	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Elisha Parkinson .....	5,000 00	5,000 00	350 00	500 00	.....	.....	.....	.....
J. A. Conn .....	2,050 00	1,200 00	.....	.....	.....	.....	.....	.....
William Armstrong .....	2,001 55	2,001 55	.....	.....	.....	.....	.....	.....
Stuart Brothers .....	1,000 00	1,000 00	.....	.....	.....	.....	.....	.....
J. C. Lanktree .....	5,000 00	.....	5,000 00	.....	.....	.....	.....	.....
T. G. Idle .....	1,000 00	.....	1,000 00	.....	.....	.....	.....	.....
Miss Mary Reekie .....	261 00	.....	261 00	.....	.....	.....	.....	.....
Merchants Bank .....	1,000 00	.....	1,000 00	.....	.....	.....	.....	.....
John Veitch .....	5,700 00	.....	5,700 00	.....	.....	.....	.....	.....
J. R. Hewson .....	1,000 00	.....	1,000 00	.....	.....	.....	.....	.....
Bank loans .....	200 00	.....	200 00	.....	.....	.....	.....	.....
	1,700 00	.....	.....	.....	.....	.....	.....	1,700 00
	25,912 55	.....	.....	.....	.....	.....	.....	.....
<i>Revenue—</i>								
Telephone rentals .....	12,397 62	.....	271 48	1,014 06	651 18	2,824 13	3,743 55	3,893 22
Telephone subscribers .....	4,616 39	.....	.....	2,745 89	1,270 50	.....	600 00	.....
Telephone tolls .....	298 00	.....	1 00	.....	.....	.....	95 62	201 47
Miscellaneous .....	20 05	.....	1 65	.....	.....	.....	3 00	15 40
Eugene E. Phillips .....	60 00	.....	60 00	.....	.....	.....	.....	.....
	43,304 70	9,201 55	14,845 13	4,259 95	1,921 68	2,824 13	4,442 17	5,810 09



TOWNSHIP OF  
THE BEAVER VALLEY  
CASH STATEMENTS AS PER

—	Totals	1912		1913	
		Con- struction	Main- tenance	Con- struction	Main- tenance
EXPENDITURES.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Advertising .....	19 31	3 00	.....	.....	.....
Audit .....	45 00	.....	.....	.....	.....
Barrels .....	5 10	3 30	.....	1 80	.....
Blacksmith .....	12 25	5 65	.....	6 25	.....
Board .....	285 85	246 05	.....	39 80	.....
Commissioners' fees .....	577 40	124 55	.....	.....	140 50
Construction .....	6,190 90	.....	.....	4,833 35	.....
Debenture, repayment ...	1,144 59	.....	.....	.....	.....
Equipment, general .....	11,067 54	2,853 83	.....	7,121 23	.....
Freight and duty .....	1,213 64	814 09	.....	262 55	.....
Hardware .....	71 71	11 25	.....	48 57	.....
Hartman & Co., (repayable)	1 68	.....	.....	.....	.....
Interest and discount ..	153 26	.....	.....	31 60	.....
Insurance .....	32 50	.....	.....	7 50	.....
Loans repaid .....	1,711 00	.....	.....	.....	311 00
Law costs .....	110 01	.....	.....	50	.....
Materials .....	478 32	.....	.....	.....	350 00
Operating & maintenance	6,141 15	.....	.....	.....	.....
Office expenses, printing and postage .....	441 16	.....	14 56	.....	37 80
Poles .....	3,660 82	2,163 47	.....	1,275 30	.....
Refunds .....	79 11	.....	.....	.....	.....
Rent .....	345 65	.....	.....	.....	1 00
Repairs .....	1,358 68	.....	.....	.....	.....
Stable and feed .....	32 80	24 40	.....	8 40	.....
Secretary, salary .....	788 85	.....	41 85	.....	130 00
Sundries .....	47 55	9 10	.....	22 35	.....
Switching and long dis- tance tolls .....	4,028 34	.....	.....	.....	.....
Travelling expenses .....	97 21	.....	11 00	.....	.....
Teaming .....	889 90	650 85	.....	201 85	.....
Tools .....	94 78	86 25	.....	3 75	.....
Telephone Association ...	5 00	.....	5 00	.....	.....
Taxes .....	13 20	.....	.....	.....	.....
Wages .....	2,131 21	1,786 36	.....	344 85	.....
Total, construction ....	25,804 57	8,782 15	.....	14,209 65	.....
Total, maintenance ....	17,470 90	.....	72 41	.....	970 30
Balance in bank .....	29 23	.....	.....	.....	.....
Totals .....	43,304 70	8,782 15	72 41	14,209 65	970 30

EUPHRASIA.

MUNICIPAL TELEPHONE SYSTEM.

SECRETARY-TREASURER'S BOOKS.

1914		1915		1916		1917	1918
Con- struction	Main- tenance	Con- struction	Main- tenance	Con- struction	Main- tenance	Main- tenance	Main- tenance
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
.....	5	.....	5 50	.....	8 66	.....	2 00
.....	15 00	.....	10 00	.....	10 00	10 00	.....
.....	35	.....	.....	.....	.....	.....	.....
.....	54 50	.....	69 40	.....	91 45	33 00	64 00
600 60	.....	756 95	.....	.....	.....	.....	1,144 59
634 48	.....	458 00	.....	.....	.....	.....	.....
71 62	.....	17 17	.....	.....	12 11	22 15	13 95
11 89	.....	.....	.....	.....	.....	.....	.....
.....	.....	1 68	.....	.....	.....	.....	.....
.....	4 15	.....	50 00	.....	38 10	2 31	27 10
.....	7 50	.....	7 50	.....	10 00	.....	.....
.....	200 00	.....	.....	.....	500 00	.....	700 00
.....	.....	.....	.....	.....	12 50	97 01	.....
.....	.....	.....	.....	.....	.....	192 27	286 05
.....	1,153 03	.....	995 21	.....	948 65	1,028 50	1,665 76
.....	9 17	.....	44 87	.....	50 48	196 98	87 30
128 75	.....	89 30	.....	.....	.....	.....	4 00
.....	.....	.....	.....	.....	30 00	12 00	37 11
.....	99 65	.....	170 25	.....	62 75	12 00	.....
.....	69 55	.....	.....	.....	332 47	516 77	439 89
.....	90 00	.....	206 00	.....	150 00	96 00	75 00
.....	11 35	.....	4 75	.....	.....	.....	.....
.....	.....	.....	.....	.....	553 26	1,733 61	1,741 47
.....	8 21	.....	.....	.....	78 00	.....	.....
31 70	.....	5 50	.....	.....	.....	.....	.....
4 78	.....	.....	.....	.....	.....	.....	.....
.....	7 20	.....	2 80	.....	3 20	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....
1,484 17	.....	1,328 60	.....	.....	.....	.....	.....
.....	1,729 46	.....	1,566 28	.....	2,891 63	3,952 60	6,288 22
.....	.....	.....	.....	.....	.....	.....	.....
1,484 17	1,729 46	1,328 60	1,566 28	.....	2,891 63	3,952 60	6,288 22

TOWNSHIP OF EUPHRASIA.  
THE EUPHRASIA MUNICIPAL TELEPHONE SYSTEM.

CASH STATEMENT FOR YEARS 1912, 1913, 1914, 1915, 1916, 1917, 1918.

	Grand Totals	1912	1913	1914	1915	1916	1917	1918
RECEIPTS.								
<i>Borrowed Money—</i>	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Chas. Devit .....	575 00	100 00	475 00	.....	.....	.....	.....	.....
Bank loan .....	3,500 00	3,500 00	.....	.....	.....	.....	.....	.....
Bank loan .....	2,000 00	2,000 00	.....	.....	.....	.....	.....	.....
W. H. Erskine .....	1,475 00	.....	475 00	.....	.....	.....	.....	1,000 00
Jas. Nelson .....	800 00	.....	800 00	.....	.....	.....	.....	.....
W. Matthews .....	1,000 00	.....	1,000 00	.....	.....	.....	.....	.....
Brodie .....	400 00	.....	.....	400 00	.....	.....	.....	.....
Debentures—proceeds .....	9,176 50	.....	.....	.....	.....	9,176 50	.....	.....
<i>Revenue—</i>								
Subscribers' levy .....	3,765 48	.....	.....	475 58	961 50	1,475 00	353 40	500 00
Rentals .....	424 55	.....	61 25	15 00	61 30	88 55	92 95	105 50
Sundry, tolls and sales .....	285 48	.....	55 20	35 28	57 58	22 62	63 10	51 70
Total receipts .....	23,402 01	5,600 00	2,866 45	925 86	1,080 38	10,762 67	509 45	1,657 20
EXPENDITURES.								
<i>Construction—</i>								
Contracts and labour .....	2,639 54	1,128 95	762 03	543 41	.....	.....	57 39	147 76
Materials .....	3,195 97	2,487 20	475 04	233 73	.....	.....	.....	.....
Poles and digging .....	1,380 36	949 31	428 05	.....	3 00	.....	.....	.....
Board .....	597 85	597 85	.....	.....	.....	.....	.....	.....
Teaming .....	202 25	202 25	.....	.....	.....	.....	.....	.....
Miscellaneous .....	62 60	62 60	.....	.....	.....	.....	.....	.....
Sub-totals .....	8,078 57	5,428 16	1,665 12	777 14	3 00	.....	57 39	147 76





TOWNSHIP OF EUPHRASIA.

THE BEAVER VALLEY MUNICIPAL TELEPHONE SYSTEM.

STATEMENT OF LOANS AND REPAYMENTS.

<i>Borrowed.</i>		<i>Repaid.</i>	
J. A. Conn .....	\$2,001 55	Rachel Conn .....	\$1,495 66
Stuart Bros. ....	4,000 00	Peter McAuslan .....	995 13
J. C. Lanktree .....	1,000 00	Stuart Bros .....	4,994 70
Mary Reekie .....	1,000 00	J. C. Lanktree .....	1,234 03
John Veitch .....	1,000 00	Mary Reekie .....	1,219 49
Township of Euphrasia ....	5,000 00	John Veitch .....	1,198 02
		Flora Irwin .....	1,198 18
		William Matthews .....	1,182 75
William Armstrong .....	1,000 00	George Taylor .....	3,306 68
Stuart Bros .....	1,000 00	Fred. Birch .....	1,113 75
Elisha Parkinson .....	1,500 00	John Comack .....	6,019 70
Merchants Bank .....	5,700 00	Joseph A. Hawkins .....	3,181 95
		J. R. Kerr .....	2,393 08
	<u>\$23,201 55</u>		<u>\$29,533 12</u>
Interest paid .....	6,331 57		
	<u>\$29,533 12</u>		<u>\$ 29,533 12</u>

THE BEAVER VALLEY MUNICIPAL TELEPHONE SYSTEM.

DEBENTURE ACCOUNT.

<i>Proceeds.</i>		<i>Payments.</i>	
Brent, Noxon Co. ....	\$42,314 41	Loans repaid per above	"
Township of Euphrasia ....	462 02	statement .....	\$29,533 12
		Bell Telephone Co., purchase	13,000 00
		do Interest..	155 04
		Township of Euphrasia, acc't.	47 50
		Bank interest .....	1 05
		Bank interest .....	39 72
	<u>\$42,776 43</u>		<u>\$42,776 43</u>

TOWNSHIP OF EUPHRASIA.

EUPHRASIA MUNICIPAL TELEPHONE SYSTEM.

Cash Statement—Comparing Statement Submitted with Vouchers and Records Produced.

Receipts, August, 1912 to 17 January, 1913.

	Statement Figures.	Records and Vouchers.
1912.		
Lump sum .....	\$6,078 00	
Aug. 14 Molsons Bank, loan .....	.....	\$3,500 00
Sept. 18 Molsons Bank, loan .....	.....	2,000 00
1913.		
Jan. 11 C. G. Devitt, loan .....	.....	475 00
16 Hugh Baird, rental .....	.....	15 00
Amount for which no details were furnished .....	.....	88 00
	<hr/>	<hr/>
	\$6,078 00	\$6,078 00

Expenditures, Same Period.

	Statement Figures.	Records and Vouchers.
Wages .....	\$1,213 64	\$1,336 16
Materials .....	2,633 23	2,626 38
Poles .....	925 70	955 36
Board .....	555 12	597 85
Teaming .....	413 91	242 25
Digging .....	175 20	.....
Freight .....	136 12	.....
Miscellaneous .....	21 50	126 30
		<hr/>
		\$5,884 30
Amount unsupported by vouchers .....	.....	190 12
	<hr/>	<hr/>
	\$6,074 42	\$6,074 42



## TOWNSHIP OF EUPHRASIA.

## ADJUSTMENT OF BALANCE FROM CASH STATEMENTS.

*Euphrasia Municipal Telephone System.*

Balance from cash statement .....		\$405 44
1912 receipts not in cash statements .....		88 00
1912 expenditures not in cash statements .....	\$190 12	
Due from T. I. Fawcett, 1914 .....	7 38	
1918 receipts not in bank statement .....	3 30	
1918 expenditures not in bank statement .....		6 95
Cash in bank per pass book .....	299 59	
	<hr/>	<hr/>
	\$500 39	\$500 39

*Notes and Interest Paid out of Debenture Proceeds.*

McCullough & Young (Brodie Notes) .....	\$1,627 92
William Matthews .....	2,252 49
Jas. Nelson .....	905 45
W. H. Erskine .....	557 38
C. G. Devitt .....	562 12
Elizabeth Hawkin .....	1,476 45
J. A. Hawkin .....	1,135 75
Frederick Birch .....	1,278 79
	<hr/>
	\$9,796 35
Debenture proceeds .....	9,176 50
	<hr/>
Balance paid out of revenue .....	\$619 85

JULY 21ST, 1919

*To the Reeve and Councillors of the Township of Thurlow, Ontario.*

SIRS,—Acting under the appointment by J. W. Sharpe, K.C., Provincial Municipal Auditor, approved by Order-in-Council dated the 2nd of July, 1919, I have made an investigation of the books and accounts of your Township for the investigation of charges made by Mr. Poucher. Your Council passed a resolution requesting the Provincial Municipal Auditor to make an investigation of your accounts in regard to certain charges made by Mr. D. Poucher of Plainfield P. O., Ontario.

On the 17th July, 1919, I examined Mr. Poucher at Belleville, Ont., at which time he requested an audit of the accounts of the Township of Thurlow for the years 1913 to 1918 inclusive, but only so far as to account for the differences in the closing cash balances shown on the Treasurer's statements for the period from January 1st, to December 15th, of each year, and the opening cash balances as shown on his statement as at January 1st, of the following year.

(1) Mr. Poucher gave me the information as shown on Schedule No. 7, as taken by him from statements of the Township.

(2) December 16th, 1918 Statement shows \$384.57 disbursed for Board of Health and Charity, and the Statement of December 31st, 1918 shows \$612.55 disbursed for this purpose.

Mr. Poucher requested an explanation of the increase from December 16th to December 31st.

(3) Mr Poucher charges that the Township had never prepared and submitted

to the ratepayers statements of receipts and disbursements for the last fifteen days of each year.

(4) Mr. Poucher charges that no printed statements, for the full year, had been prepared for distribution to the ratepayers prior to 1917.

Having examined the books and accounts for the years 1913 to 1918 inclusive, in respect to the above charges, I have to report thereon as follows:

(1) (a) The cash balances as at December 16th, as given me by Mr. D. Poucher were substantially correct as shown by the Cash Book. The Treasurer's Statements as at December 16th, for each of the years 1913 to 1915 were not available. A copy of each year's Statements should be carefully preserved.

(1) (b) The Statements for the years 1916-7-8, were available, and the balances shown thereon agreed substantially with the figures given me by Mr. Poucher.

In checking the 1918 Statement, I found an error in that the cash balance should have been \$36,562.59.

(1) (c) The balances brought forward as at January 1st, in each year were substantially correct as shown by the Cash Book.

(1) (d) The differences in the cash balances which Mr. Poucher charges were unaccounted for in each year, were the result of the transactions for the period from December 16th to 31st, of each year, comprising receipts and disbursements.

I have prepared Schedules Nos. 1 to 6 attached, which show in detail the receipts and disbursements between December 16th and 31st of each year.

The balances as shown on the schedules attached agree substantially with those given by Mr. Poucher. These balances were the cash and bank balances as at December 31st, in one year, and were carried forward on January 1st, of the following year.

(2) In explanation of the amount disbursed for Board of Health and Charity between December 16th and 31st, in 1918, a reference to Schedule No. 6 attached, gives these disbursements in detail. The principal items were the Medical Health Officers' fees for services rendered from March to December 31st.

(3) I was informed by the Reeve and Treasurer that no statements had been prepared showing the receipts and disbursements for the period only from December 16th to 31st, in any year, neither did I find any evidence that such had been prepared.

Section 237, sub-section 9, of the Municipal Act reads as follows:

"The Council of every town, village and township shall hold a meeting on the 15th day of December in each year, and shall immediately thereafter publish a detailed statement of the receipts and expenditures of the corporation for the portion of the year ended on that day, together with a statement of assets and liabilities and uncollected taxes, and a similar statement respecting the last 15 days of the next preceding year."

(4) In the course of my examination I found completed statements and reports signed by the Auditors for the year, from January to December 31st of each year under review.

This is in accordance with Section 237, Sub-section 2.

Section 237, Sub-section 7, provides that the Clerk shall publish the abstract statements and reports in such form as Council shall direct.

In 1917 and 1918 the abstract statements and report were printed in detail.

Summary of Report on Mr. Poucher's charges:

Charge No. 1.

Cash balances as shown in the Treasurer's Statements as at December 15th, in each year, were fully accounted for by the receipts and disbursements for the period December 16th to December 31st in each year, and the closing cash balance as at December 31st. This was, in each case, the opening balance as at January 1st, of the following year.

Charge No. 2.

Excessive disbursements for Board of Health and Charity from December 15th to December 31st, 1918, included the Medical Health Officers' fees for services rendered from March to December 31st.

Charge No. 3.

The Council have not complied with the requirements of Section 237, referred to before in this report.

Charge No. 4.

Auditors' Statements have been published for the years 1917 and 1918, but not for the years 1913 to 1916 inclusive.

I found that no money of the Municipality had been lost.

The Cash Book and Accounts of your Treasurer are well kept. All information required was freely given by your Reeve and Treasurer.

Respectfully submitted,

GORDON A. PETERS,  
Chartered Accountant.

Cost of this Audit, \$78.85.

TOWNSHIP OF THURLOW.

STATEMENT OF RECEIPTS AND DISBURSEMENTS.

December 16 to 31, 1913.

		Receipts.	Disbursements.
1913.			
Dec. 15	Balance .....	\$8,299 00	
16-31	Collector of taxes .....	21,795 40	
	J. P. MacInnes, fines .....	100 00	
	Discount on note .....	3 55	
	Interest on county rates .....	1 70	
18	J. W. Walker, hardware .....		\$18 25
19	N. Vermelyea, B. of H. Chairman .....		2 20
	R. D. Watson, B. of H. Inspector .....		2 50
	J. Brenton, B. of H. Treasurer .....		2 20
	R. D. Watson, B. of H. Inspector .....		20 00
	Robt. Garbutt, B. of H. Member, 2 days .....		5 40
	J. A. Faulkner, B. of H., M.H.O. ....		2 40
	C. A. Callery, B. of H. Secretary .....		12 50
	Dr. D. W. Faulkner, M.H.O. ....		131 00
	Dr. J. A. Faulkner, M.H.O. ....		133 75
	C. A. Callery, Member .....		2 00
20	John Ray, gravel .....		3 30
	J. W. Hamilton, fixing bridge .....		2 75



Dec. 20	J. H. McDonald, statute labour .....		\$24 50
	Porter Cook, gravel .....		2 90
	R. D. Watson, gravel .....		3 00
22	W. Brook, culvert .....		5 00
	J. Britton, gravel .....		10 50
	Thos. Hume, culvert .....		6 00
	Geo. Tillson, bridge .....		7 00
	R. Elvins, groceries .....		29 62
	D. Blooker, B. of H. supplies .....		42 25
	J. S. McKeown, B. of H. supplies .....		39 50
27	S. C. Way, work on bridge .....		8 00
30	J. Brenton, work on butts .....		8 45
	<i>Intelligencer</i> , printing .....		5 50
	W. W. Kurt, gravel .....		27 00
	B. Mallory, county rates .....	12,532	70
	Bank note .....	2,000	00
	County Treasurer, grant .....		50 00
	F. S. Anderson, coal .....		7 25
	Debenture and interest .....		808 41
	Schools .....	13,857	51
	Cash on hand .....		386 31
		\$30,199 65	\$30,199 65

TOWNSHIP OF THURLOW.

STATEMENT OF RECEIPTS AND DISBURSEMENTS.

December 16 to 31, 1914.

1914.		Receipts.	Disbursements.
Dec. 15	Balance .....	\$9,972 00	
16-31	Collector of taxes .....	15,234 95	
	Rebate on note .....	50	
	Schools .....		\$14,994 80
21	Porter Cook, gravel .....		1 20
	J. S. Vermelyea, gravel .....		1 80
	Robt. Wright, gravel .....		3 90
17	B. Mallory, county rates .....		6,000 00
19	B. Mallory, county rates .....		1,500 00
	C. V. Edmunds, electric fixtures, hall .....		74 10
	Bank note .....		1,000 00
21	N. Vermelyea, B. of H. Chairman .....		3 20
	R. J. Garbutt, B. of H. Member .....		3 70
	R. D. Watson, B. of H. Member .....		3 40
	J. Brenton, B. of H. Treasurer .....		3 20
	C. A. Callery, B. of H. Secretary .....		21 75
	F. A. Faulkner, M.H.O., 1 day .....		3 50
	F. A. Faulkner, M.H.O., services .....		348 75
	R. D. Watson, Sanitary Insp. .....		27 00
23	<i>The Intelligencer</i> , printing .....		9 80
26	Walker Foundry Company .....		4 30
	W. Worden, gravel .....		5 55
	J. G. Shaw, groceries .....		7 30
	R. McCoy, ambulance .....		2 50
29	J. S. McKeown, disinfectant .....		37 50
	D. G. Bleeker, fumigation .....		41 50
	Dr. Faulkner, services .....		151 75
	W. B. Brentice, groceries .....		6 62
	B. Mallory, county rates .....		1,000 00
	R. Elvins, groceries .....		35 12
	Bank overdraft .....	121 53	
	Cash on hand .....		36 74
		\$25,328 98	\$25,328 98

## TOWNSHIP OF THURLOW.

## STATEMENT OF RECEIPTS AND DISBURSEMENTS.

December 16 to 31, 1915.

1915.		Receipts.	Disbursements.
Dec. 15	Balance .....	\$5,827 00	
16-31	Collector of taxes .....	29,386 59	
16	Florence Bradley .....		\$13 00
17	N. Vermelyea, B. of H. Chairman .....		3 20
	R. J. Garbutt, B. of H. Member .....		3 80
	J. Brenton, B. of H. Member .....		3 20
	J. A. Faulkner, B. of H. Member .....		3 20
	R. D. Watson, B. of H. Member .....		3 20
	C. A. Callery, B. of H. Member .....		3 00
	C. A. Callery, B. of H., bal. salary .....		18 75
	C. A. Callery, B. of H., assisting Dr. Faulkner .....		3 00
	D. W. Faulkner, B. of H., services .....		405 75
	J. A. Faulkner, B. of H., services .....		53 25
	R. D. Watson, B. of H. Inspector .....		21 50
16	B. Mallory, county rates .....		10,000 00
	Geo. Meldrum, patriotic .....		10 00
	John Walker, hardware .....		42 74
	R. D. Sills, drawing timber .....		1 62
	Kitchison & Earle, dry goods .....		39 90
22	John Creeper, gravel .....		129 52
	R. Elvin, provisions for needy .....		35 77
	The Schuster Company, lumber .....		25 12
	Geo. Hamilton, cement walk .....		220 84
	<i>The Intelligencer</i> .....		2 50
24	B. Mallory, county rates .....		7,000 00
	J. S. McKeown, disinfectant .....		42 75
29	D. G. Bleeker, drugs .....		39 40
30	R. Elvins, provisions .....		16 61
	Interest on bank overdraft .....		1 20
16-31	Schools .....		15,171 85
	Balance in bank and cash on hand .....		1,898 92
		<hr/>	<hr/>
		\$35,213 59	\$35,213 59

## TOWNSHIP OF THURLOW.

## STATEMENT OF RECEIPTS AND DISBURSEMENTS.

December 16 to 31, 1916.

1916.		Receipts.	Disbursements.
Dec. 15	Balance .....	\$5,201 38	
16-31	Collector of taxes .....	20,023 35	
	Bank note .....	1,988 85	
16	B. Mallory, county rates .....		\$5,000 00
	B. Mallory, county rates .....		2,500 00
	Point Anne Quarries, stone .....		112 70
	Geo. Hamilton, walks .....		91 14
	Geo. Hamilton, road job .....		47 00
	Geo. Hamilton, College St. .....		42 00
18	Board of Health, 4 members .....		13 80
	C. A. Callery, $\frac{3}{4}$ salary and 1 day .....		21 75
	Treasurer, 1 day .....		3 20
	D. W. Faulkner, M.H.O. ....		194 25
	J. A. Falconer .....		243 50
	R. D. Watson .....		21 00
	Mrs. J. A. Falconer, dinners for Red Cross .....		8 40
23	Kitchenson & Earle, goods for soldier's wife .....		22 54
	Dr. R. W. Tennant .....		5 00
27	The Schuster Co., plank .....		38 89
	J. S. McKeown, disinfectant .....		47 85

Dec. 27	Schools .....	\$15,492 43	
	Porter Cook, gravel .....	2 30	
	W. J. Harrison, gravel .....	12 00	
	Bank note .....	2,000 00	
	Interest on overdraft .....	25	
30	Geo. Hamilton, job on road .....	50 00	
	Geo. Hamilton, job on road .....	81 25	
31	Balance in bank and on hand .....	1,162 33	
		\$27,213 58	\$27,213 58

TOWNSHIP OF THURLOW.

STATEMENT OF RECEIPTS AND DISBURSEMENTS.

December 16 to 31, 1917.

1917.		Receipts.	Disbursements.
Dec. 15	Balance .....	\$7,674 89	
16-31	Collector of taxes .....	13,472 03	
22	Council meeting, 5 members .....		\$15 00
	Clerk's salary, ¼ year .....		87 50
	Clerk's stationery allowance .....		10 00
	Quarter's postage .....		10 00
	Caretaker, ¼ salary, extra, \$10.00 .....		20 00
	Treasurer's salary .....		38 75
	Treasurer's quarter's postage .....		5 00
	Collector, quarter's postage .....		5 00
	W. C. Farley, salary .....		275 00
	J. Brenton, for cement walks and gravel delivered ...		105 21
	Point Anne Quarries, stone .....		18 75
	A. O. Garrison, food for Jackson .....		26 00
	W. Prentice, food for Mrs. Ross .....		11 09
	S. C. Gay, food for Mrs. Bradshaw .....		13 88
	Wood for hall .....		11 25
	Downey Co., coal for Mrs. Bell .....		5 75
	Blake Collins, Secretary, Farmers' Inst. ....		10 00
	C. A. Callery, amended School Act .....		25 00
	C. A. Callery, selecting jurors .....		4 00
	C. A. Bagley, nails .....		5 88
	C. A. Callery, work on shed .....		3 50
	C. A. Callery, attending Court of Revision .....		3 00
	John Ray, attending Court of Revision .....		3 00
	John Ray, selecting jurors .....		4 00
	N. Vermelyea, selecting jurors .....		4 00
	N. Vermelyea, attending Court of Revision .....		3 00
	C. A. Callery, committee work .....		10 00
	John Fitzgerald, sheep killed by dog .....		34 66
24	S. C. Gay, groceries, patriotic .....		15 31
	J. W. Walker, hardware and cement .....		40 92
18	Bank note .....		2,000 00
22	Bank note .....		3,000 00
	B. Mallory, grant on College St. ....		300 00
26	N. Vermelyea, B. of H., Chairman .....		3 20
	R. J. Garbutt, B. of H., Member .....		3 80
	J. Brenton, B. of H., Member .....		3 20
	J. A. Falconer, B. of H., Member .....		3 40
	C. A. Callery, 1 day and salary .....		21 75
	J. S. McKeown, B. of H., disinfectant .....		97 25
	J. A. Falkner, B. of H., M.H.O. ....		257 50
	D. W. Falkener, B. of H., M.H.O. ....		260 00
	War Stamps .....		5 00
	Bank Note .....		1,500 00
	Earle & Cook, goods for soldiers .....		21 75
	Geo. Hamilton, building culvert .....		13 00
28	Don. G. Bleeker, disinfectant .....		80 00
	<i>The Intelligencer</i> .....		3 00
	R. Elvins, groceries, patriotic .....		37 32



Dec. 29	R. Marshall, 1 day with team .....	\$4 00
	Eddie Emmerson, 1 day .....	2 00
	J. W. Loney, 12 yards gravel .....	15 00
	P. Johnston, laying walks .....	7 50
	Geo. Smith, 4 days' team .....	16 00
	Geo. Smith, 6 pieces cedar .....	7 20
	T. J. Kelly, 18 yards gravel .....	1 80
	C. W. Calnan, 18 yards gravel .....	12 00
	Jno. Creeper, 36 yards gravel .....	9 00
	Wm. Thompson, 80 yards gravel .....	12 00
15-31	Schools .....	11,706 84
31	Balance in bank and on hand .....	918 96
		<hr/>
		\$21,146 92    \$21,146 92

## TOWNSHIP OF THURLOW.

## STATEMENT OF RECEIPTS AND DISBURSEMENTS.

December 16 to 31, 1918.

	Receipts.	Disbursements.
1918.		
Dec. 15	Balance .....	\$36,562 59
16-31	C. Mallory, interest on county rate .....	99 67
	Collector of taxes .....	5,498 45
	W. C. Farley, collector, salary .....	\$275 00
	A. C. Dafoe, groceries for Mrs. Reeves .....	4 82
	A. C. Dafoe, for Mrs. Belch .....	5 05
	Richard Howes, gravel .....	1 70
	Wm. Kelly, gravel .....	5 10
	C. A. Callery, 14 hours' work .....	4 20
	J. Brenton, 9 hours' work .....	4 10
	B. Mallory, county rates .....	20,887 02
	Geo. Sprackett, piece of land .....	25 00
	Intelligence Printing Co. ....	4 00
	N. VanAllen, stringers for culvert .....	3 00
	J. G. Shaw, 2 shovels .....	1 50
	R. Elvins, groceries for needy .....	24 04
	Robt. Orr, for taking Mrs. Godfrey to hospital .....	2 00
	J. G. Shaw, groceries for Mrs. Fisher and Mrs. Oliver .....	11 04
	R. Elvins, groceries for needy .....	11 93
	Earle & Cook, dry goods, Red Cross .....	18 38
	N. Vermelyea, B. of H., Chairman, 1 day .....	3 20
	R. Garbutt, B. of H., 1 day .....	3 80
	C. A. Callery, B. of H., $\frac{3}{4}$ salary and 1 day .....	21 75
	J. Brenton, B. of H., 1 day .....	3 20
	D. W. Falkner, B. of H., M.H.O. account .....	37 75
	J. A. Falkner, B. of H., M.H.O. account .....	112 00
	D. W. Falkner, B. of H., 1 day and mileage .....	3 40
	J. S. McKeown, B. of H., disinfectants .....	84 30
	War stamps .....	4 00
	Thurlow Red Cross, November and December .....	400 00
	Blake Collins, Sec. Farmers' Inst. ....	10 00
	School accounts .....	15,292 83
31	Balance in bank and on hand .....	4,896 60
		<hr/>
		\$42,160 71    \$42,160 71

## TOWNSHIP OF THURLOW.

*Statement showing differences between cash balances, as at December 16, in one year, and cash balance as at January 1 of following year, as given by Mr. D. Poucher.*

	1913	1914	1915	1916	1917	1918
1 (a) December 16, statement closing cash- balance....	\$8,299 00	\$9,972 00	\$5,827 00	\$5,201 00	\$7,647 00	\$36,371 00
(b) Jan. 1, statement opening cash balance .....	386 00	36 00	1,898 00	1,162 00	918 00	4,896 00
(c) Differences, which Mr. D. Poucher charges as unaccounted for .....	<u>\$7,913 00</u>	<u>\$9,936 00</u>	<u>\$3,929 00</u>	<u>\$4,039 00</u>	<u>\$6,729 00</u>	<u>\$31,475 00</u>

123 Bay Street,  
TORONTO, ONT., 15th October, 1919.

TO THE MAYOR AND COUNCIL,  
*Town of Sturgeon Falls, Ontario.*

GENTLEMEN,—Acting under appointment from the Provincial Municipal Auditor, J. W. Sharpe, K.C., which was confirmed by an Order-in-Council under date of the 24th day of July, 1919, an inspection, examination and audit of the books, accounts, vouchers, and money of the Municipal Corporation of the Town of Sturgeon Falls, and of the Sturgeon Falls Separate School Board was undertaken.

## PETITION.

The prayer of this petition is that an audit be made of the books, accounts, vouchers, etc., of the Corporation of the Town of Sturgeon Falls as well as those of the Sturgeon Falls Separate School Board.

Some of the reasons for the granting of this petition are as follows:

1. Since the last Provincial Audit the Public School Board has not received from the Town Clerk the yearly statement which is required, and the Board have no means of checking up the receipts and expenditures for Public School purposes.

2. Further than this, the Public School Board has written to demand the statement and accounting of the monies due them under the Act respecting the Town of Sturgeon Falls, being R.S.O., 5 George V, 1915, Chapter 74. The monies due under this Act have not been paid, but the Council have advised the Public School Board that there are no monies due them.

3. There is also considerable dissatisfaction with the collection of taxes from the Imperial Land Company in the Town of Sturgeon Falls.

4. It is also alleged that the Council, without authority under the Municipal Act, did enter into certain contracts and spent Municipal funds on same.

5. With regard to the petition for audit of the books for the Separate School Board, it is alleged that these books are not in good shape. In addition to this, on the 11th of April last, a demand was made by the Separate School Board on the Town Council for \$6,000, which was claimed as due the Separate School Board.

The contention of the Separate School Board is that there is a whole year's taxes due them which the Council did not pay. The Council apparently was not in a position to deny this, and on the 11th of April, 1919, without further investigation, passed a resolution as follows: "That the sum of \$2,500 be paid the



Separate School Board pending an audit report on same for both Public and Separate Schools. The resolution was carried."

Dealing with the foregoing enumerated paragraphs explanation in short form is made hereunder, but the fuller details are contained in report under the separate headings.

1. Every Municipal Council shall annually account for all moneys collected for Public School purposes, and pay over the same to the School Board of the Municipality of the section. Chap. 266, Sec. 47-2.

The Town has paid to the Public School the full amount of their requisitions and thought that this completed the liability in the matter although they appear to have been at all times a year behind on account of the dilatory tax collections. The question of what was collected has really not been taken into consideration and no report each year has been rendered by the Town to the School. There has been no separation made in tax collections, and from the town books they could not easily ascertain what has not been collected.

2. What is due the Schools under the Special Act has been ascertained, but it is only payable when collected.

In 1916 there was paid to the Separate School \$493.90, and the Public School \$846.11, in respect to the collections made from the Imperial Land Company. The whole matter is now involved that it is dealt with under the headings of Special Act and Schools.

3. For the past fifteen years the taxes in respect to the Imperial Land Company have given every one cause for dissatisfaction. The Council appear to have done all in their power at all times to close this matter up satisfactorily and have engaged the best legal services in this respect, but due to the wrong assessments, not sufficient land description, and finally the Company going into liquidation, it has remained to this date a vexed problem. This matter is dealt with further under the Imperial Land Company tax arrears.

4. During the period under review all of the work undertaken appears to have been completed by the Council's own workmen and it is not apparent that they entered into any contracts worth mentioning.

5. Separate School Board cash book, cheques, and vouchers were all destroyed in the fire at Michaud & Levesque, Limited, on the 19th of July of this year. Report on this matter and statements of School Funds is contained under the heading of Separate School. Council have apparently paid over to the Separate School Board a little in excess of what has been collected but there is still due them an amount when collections of tax arrears are all made.

#### SCOPE OF AUDIT.

General audit of the Town books was made from the 1st January, 1915 to 30th June, 1919, and of the Public School for similar date.

It was necessary to go back over some of the tax rolls and other records for previous years. The source of the most worry appears to be the Imperial Land Company taxes, and in 1915, when by Special Act of Legislature these taxes were defined and confirmed a clear start was made. To have attempted to deal with taxes prior to 1915 would have indeed been a hopeless and thankless task and as the Special Act determined a stated amount of the Imperial Land Tax Arrears this was unnecessary.

Quarterly and annual statements and special reports from the Town Auditors were on file, and reference thereto lessened the work considerably.



## TREASURER'S STATEMENT.

The detailed statement of receipts and payments of the Corporation for the portion of the year ending on the 15th day of December is preceded by a statement of the transactions for the period from 15th to 31st December for the previous year. In going over these it was noted in the years 1916 and 1917 that the statements as exhibited were not correct as printed. In the sub-statement for the period from 15th to 31st December, 1915, the balance of cash on hand at the 15th and 31st was not shown. By taking these balances into account there is a difference of \$38.25 and this is due to a clerical error. In the statement for the period ending 15th December, 1916, the loan receipts are shown as \$10,000 instead of \$14,000. Loan repayments are shown at \$10,000 instead of \$16,500. This makes a net difference of \$2,500, and instead of a bank balance of \$1,479.97 as shown on the statement, there was an overdraft of \$1,020.03.

The statement from 15th to 31st December, 1916, was also incorrect as there is a payment of \$27.75 on December 30th not included among the disbursements.

These inaccuracies are only due to carelessness in the preparation of the statements as the auditor's statements for the various years are correct. However, they give rise to grave comment among the ratepayers and in future errors of this kind should be avoided.

## BALANCE SHEET.

Balance Sheet as at the 31st December, 1918, has been amended and is attached hereto. Alterations made are enumerated.

Public School Buildings are the property of the Public School supporters and should not appear among the assets of the Corporation. It will be noted that the Separate School Buildings are not included although the levies made for the building and maintenance are similar, with the exception that the Council do not issue debentures for Separate School as they do for Public School Buildings. The residue debenture debt created through school buildings, is a debt of the municipality, yet on the other hand the town looks to the school supporters for the payment of that debt. It has been the practice of including the public school buildings, so it has not been changed on the balance sheet.

Ratepayers' investment appears as \$47,233.81, and represents the amount of their net worth in the passive assets. Deducting the schools, the investment is reduced to \$30,197.68.

General Fund Surplus is the most important matter to deal with and the amount of \$21,216.78 appears unwarranted and not conducive to correct municipal financing, unless the conditions are taken into consideration. The whole surplus is made up of tax arrears, and the greater part of these are on account of the Imperial Land Company's property, and their collection is problematic. One thing sure, is, that the Council cannot decrease the amount of their levies in any year, with the assumption that any large amount of such arrears will be collected, and in the past years they have had to provide for a revenue outside of this company's assessment, so as to meet their obligations.

Cash in Bank has been increased \$300. On May 8th, 1917, cheque number 962 was issued to W. L. Fortier, who was at that date acting as collector of water rates. The purpose of this payment was to cover the quarterly charge for fire hydrants. This cheque was apparently never handed to Mr. Fortier, as the Council decided to cease the procedure of issuing cheques to the water collector and have

him return them with his other water collections to the Town Treasurer. However, since the date of issue, it has been carried on the cash book as an outstanding cheque. Cheque should now be destroyed and an entry made in the cash book to correct the bank account. All outstanding cheques should be periodically enquired into, and those of long outstanding, dealt with.

Cash in collector's hands amounting to \$413.12 has been shown on the balance sheet, and arrears of taxes, 1918, have been reduced by this amount.

Arrears of taxes, 1916, appear as \$25.37, instead of taxes over-collected \$50.63. This is caused by collection of dog taxes of \$76 being credited to the tax account in-error, in 1917.

Arrears of taxes 1917, are shown as \$51.77, instead of \$22.87. Collector's account for that year was not debited with an amount of \$28.90, appearing in the exemption section of the roll. This amount was for sewers.

Arrears of taxes 1918 have been reduced by the amount in the hands of the collector, of \$413.12, as stated previously, also by an amount of \$613.99, which had been credited by the Treasurer to Water Revenue. This is on account of the payments made by the collector to him being marked incorrectly.

Debenture debt is reduced by \$147.91. Interest payment under by-law 54a being debited to the principal unpaid, and principal payment being debited to interest account.

Accounts receivable of \$50.48 dates back to 1st January 1914. These should be dealt with and either collected or written off.

Amounts due to the Public and Separate School Boards were exhibited as the total levy made in 1918 for these purposes. Balance due on levies for former years had not been considered, neither were the amounts due under the adjustments caused by the Special Act taken into account. Inclusion of the amended figures adds \$6,276.18 to the amounts due the schools.

Balances due on the collector's rolls should not be carried forward from year to year but dealt with. The collectors for the following years are apparently responsible for these amounts:

Year 1915 .....	\$65 19
Year 1916 .....	25 37
Year 1917 .....	51 77

Water users' accounts, receivable at the year end, had not been drawn off, so their inclusion in the balance sheet was not possible.

ASSESSMENT ROLLS.

Rolls for the years 1915 and 1916 were compared with collector's rolls for the same years. In 1917 and 1918 combined, assessment and collector's rolls had been used, so this was not needed.

Alterations made were verified with the minutes of the Court of Revision and County Judges' initials.

Nineteen hundred and fifteen Roll No. 498a Dominion Express, business assessment \$2,000 was reduced by Court of Revision \$1,025, which would leave \$975. This amount, however, appears as \$875.

Dates of delivery of notices were entered in the years 1915, 1916 and 1917. In the year 1918, they were not in all cases entered.

Assessor's affidavit was affixed to the rolls for various years.



TOWN OF STURGEON FALLS.

BALANCE SHEET, AS AT 31 DECEMBER, 1918.

ASSETS.

<i>Current</i> .....		\$42,285 74
Cash in bank .....	\$13,938 51	
Cash in collector's hands .....	413 12	
Collector's roll, 1914 .....	65 19	
Collector's roll, 1916 .....	25 37	
Collector's roll, 1917 .....	51 77	
Tax arrears, 1918 .....	27,741 30	
Accounts receivable .....	50 48	
	<hr/>	
	\$42,285 74	

<i>Passive</i> .....		147,242 21
Waterworks .....	\$44,375 92	
Public School buildings .....	25,011 05	
Sewers .....	53,446 74	
Sidewalks .....	13,666 41	
Municipal buildings and lands .....	4,719 69	
Waterworks, tools and equipment .....	1,810 20	
Horses, harness and vehicles .....	644 50	
Band instruments .....	100 00	
Fire halls and appliances .....	3,467 70	
	<hr/>	
	\$147,242 21	

\$189,527 95

LIABILITIES.

<i>Current</i> .....		\$21,068 96
Public School—		
Levies for maintenance .....	\$11,957 63	
Levies for debentures .....	1,589 43	
Special Bill, 1914 .....	149 01	
	<hr/>	
	\$13,696 07	
Separate School—		
Levies for maintenance .....	\$6,634 38	
Special Bill, 1914 .....	738 51	
	<hr/>	
	7,372 89	
	<hr/>	
	\$21,068 96	

<i>Deferred</i> .....		\$100,008 40
Waterworks debentures, By-law No. 54 A.....	\$10,806 62	
Public School, " No. 79.....	1,492 10	
Sewers " No. 106.....	12,878 08	
Municipal Buildings " No. 168.....	11,000 94	
Consolidated " No. 169.....	14,667 55	
Sewers " No. 177.....	16,004 09	
Sewers " No. 197.....	5,110 09	
Public School " No. 179.....	6,482 82	
Sidewalks " No. 198.....	3,689 58	
Consolidated " No. 282.....	17,876 53	
	<hr/>	
	\$100,008 40	

<i>Surplus</i> .....		68,450 59
General funds .....	\$21,216 78	
Ratepayers' investment .....	47,233 81	
	<hr/>	
	\$68,450 59	

\$189,527 95



## TAX ARREARS.

## IMPERIAL LAND COMPANY, LIMITED.

## SPECIAL ACT RESPECTING THE TOWN OF STURGEON FALLS.

Whereas the Corporation of the Town of Sturgeon Falls by its petition has represented that the Imperial Land Company, Limited, is in arrears in payment of taxes on certain lands in said Town of Sturgeon Falls for the years 1906-1914, inclusive; and whereas the said Corporation has prayed for special legislation validating and confirming the Assessment Rolls and the Collectors' Rolls covering the lands of the Imperial Land Company, Limited, and declaring that the arrears of taxes for such years are due and owing and constitute a special lien upon the several parcels of lands for the several amounts as set out in the Schedule hereto, enforceable under the provisions of section 94 of "The Assessment Act" and that payment of such arrears may be enforced by all the other remedies given by the said Act in respect of arrears of taxes; and whereas it is expedient to grant the prayer of the said petition;

Therefore, His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Ontario enacts as follows:

Arrears of  
taxes due  
to town.

The arrears of municipal taxes including school rates for the years 1906-1914, both inclusive, against the several lots or parcels of land in the Schedule hereto belonging to the Imperial Land Company, Limited, in the Town of Sturgeon Falls, are hereby fixed and determined at the amounts set out in the said Schedule hereto opposite each lot or parcel and the amount of arrears of taxes so fixed and determined as against any such parcel may be recovered with interest at the rate of six per centum, per annum, from the first day of January, 1915, as a debt due to the said Town of Sturgeon Falls, by the Imperial Land Company, and shall be a special lien upon the lands set forth in the said Schedule hereto, for the amounts therein mentioned, in priority to every claim, privilege, lien or encumbrance of every person except the Crown, and also against any other owner of the whole, or part, who has acquired the same or any interest therein subsequent to the first day of May, 1914.

Payment of  
arrears in  
three in-  
stalments.

The said arrears of taxes shall be payable in three equal instalments, on the 1st day of October, 1915, the 1st day of October, 1916, and the 1st day of October, 1917, together with interest thereon at the rate of six per centum, per annum, from the 1st day of January, 1915, computed on the unpaid amounts, payable annually, with the instalment of arrears.

Application  
of provisions  
of Rev.  
Stat., c. 195.

Subject to the provision for payment by instalments as hereinbefore provided, all the provisions of the "Assessment Act," including all rights, remedies and powers of the municipality for the collection of arrears of taxes shall apply to the arrears of taxes hereby fixed and

determined against each of the parcels or lots set out in the schedule in the same manner as if the said arrears had been properly imposed under the provisions of the "Assessment Act."

The assessment of the several lots or parcels in the schedule hereto is hereby fixed for each parcel for each of the years 1915, 1916 and 1917, at the amount set opposite each such lot or parcel in the schedule hereto.

Assessment  
fixed for  
years 1915,  
1916, 1917.

The proportion of said arrears of taxes (including any interest thereon), payable to the Public School Board shall be thirty-three and one-third per cent. of the amount of such arrears set opposite each lot or parcel in the schedule hereto the owner or occupant of which is entered in the Assessment Roll of the said town for the year 1914 as a Public School supporter.

Proportion  
of arrears  
payable to  
Public  
School  
Board.

The proportion of said arrears of taxes (including any interest thereon), payable to the Separate School Board shall be forty-four per cent. of the amount of such arrears set opposite each lot or parcel in the schedule hereto, the owner or occupant of which is entered in the Assessment Roll of the said Town for the year 1914 as a Separate School supporter.

Proportion  
payable to  
Separate  
School  
Board.

Such proportion of the said arrears of taxes as may be payable to the respective School Boards shall be paid by the Town to the respective School Boards only as and when the same are received or recovered by the Town.

Payment  
over to  
Boards.

Except so far as they have been agreed upon or settled between the parties heretofore, each party to any action or preceeding instituted by the said Town against the said Company with respect to any of the matters covered by this Act shall bear and pay his own costs.

Provision  
as to  
costs.

Tax arrears as enumerated in the Special Act were listed, and those for the Public School separated from the Separate School. On the attached schedule, the total of the arrears amount to \$13,676.40.

Those for Public School are \$11,081.22, and by applying the 33 1/3 per cent. the amount due this school is \$3,693.74. There have been levied on the Imperial Land Co. properties prior to the year 1915 and which remained uncollected at that date,

For maintenance .....	\$2,650 99
For debentures .....	893 74
Making a total of .....	<u>\$3,544 73</u>

according to a special report on file.

The Special Act gave school credit for .....	\$3,693 74
The levies gave school credit for .....	<u>3,544 73</u>
Leaving an additional credit of .....	\$149 01

coming to the school

Those for the Separate School are \$2,595.18, and taking the 44 per cent. as provided in the Special Act, the amount due the school is \$1,141.80. There has been levied on the properties prior to the year 1915 and which remained uncollected at that date \$403.29. There is then an additional credit to the school of \$738.51.

Imperial Land Company did not pay any of the three equal instalments as called for by the Act. Payments have been made from time to time, mostly on lots they have sold, but the bulk of the taxes have remained unpaid.

The lawyers who are acting for the Town to enforce payment have apparently had a very difficult task, and the condition now is, that the Company has signed a conveyance of about eighty-five lots to the town. This is dated 4th July, 1919. In respect to the proceedings to secure payment of taxes on the balance of the land, judgment is now being sought that the Town has lien on lands and can enforce by sale under court direction. The lawyers state that the case will come up in October.

#### TOWN OF STURGEON FALLS.

SPECIAL ACT, BILL No. 60, GEORGE V, 1915, *Re* IMPERIAL LAND CO., LTD., TAXES.

Page No.	Arrears Total.	Public School.	Separate School.
3	\$881 44	\$418 97	\$462 47
4	281 25	281 25	.....
5	360 99	360 99	.....
6	175 00	175 00	.....
7	845 92	467 00	378 92
8	74 77	74 77	.....
9	49 43	49 43	.....
10	50 61	50 61	.....
11	833 61	269 23	564 38
12	554 20	131 57	422 63
13	114 54	114 54	.....
14	96 48	96 48	.....
15	278 35	278 35	.....
16	158 09	158 09	.....
17	396 95	296 74	100 21
18	2,474 48	2,474 48	.....
19	2,674 67	2,046 75	627 92
20	138 74	138 74	.....
21	156 95	156 95	.....
22	283 66	283 66	.....
23	138 77	138 77	.....
24	336 81	336 81	.....
25	165 34	165 34	.....
26	78 46	78 46	.....
27	51 94	51 94	.....
28	45 92	45 92	.....
29	56 77	56 77	.....
30	97 86	97 86	.....
31	37 42	37 42	.....
32	19 31	19 31	.....
33	14 47	14 47	.....
34	542 63	542 63	.....
35	21 21	21 21	.....
36	36 43	36 43	.....
37	62 80	62 80	.....
38	49 51	49 51	.....
39	129 68	129 68	.....
40	202 11	202 11	.....
41	205 29	205 29	.....
42	385 19	385 19	.....
43	118 35	79 70	38 65
	<hr/>	<hr/>	<hr/>
	\$13,676 40	\$11,081 22	\$2,595 18
		at 33 $\frac{1}{3}$ %	at 44%
		<hr/>	<hr/>
		\$3,693 74	\$1,141 80



TAX COLLECTOR'S ACCOUNTS.

Those for the years 1915, 1916 and 1917 have been mentioned in the section headed Balance Sheet. The small balances remaining should be cleared up.

Statement of the account for the settlement of the 1918 roll is attached hereto. List of tax arrears were checked from the roll and found correct. There appears to be a difference in the settlement of \$46.22, this amount being overpaid by the collector.

Upon receiving a list of the tax arrears, the clerk shall mail a notice to each person appearing on the roll with respect to whose land any taxes appear to be in arrears for that year. Faithful observance of the provisions of this section would ensure prompt discovery of any errors made in the collector's returns. If the collector should omit to give credit on the roll for any payment to him, the account of the clerk and notice by him to each ratepayer appearing to be in arrear, would at once lead to the detection of such omission.

TAX ARREARS.

Arrears of taxes on the return of the 1918 roll on the 15th August, 1919, amounted to \$21,552.70. These were analysed so that those for Public School could be separated from the Separate School. They were further separated, as shown on the attached schedule, and the results are as follows:

Summary.

\$18,949 42.....	Public School.	
2,591 72.....	Separate School.	
	Imperial Land Co. ....	\$13,294 75
	General . . . . .	5,753 73
	Ont. Northern & Temagami Ry. ....	1,270 36
	S. F. Electric Light & Power Co. ....	1,222 30
<hr/>		
\$21,541 14		\$21,541 14

TOWN OF STURGEON FALLS.

TAX COLLECTOR'S ACCOUNT FOR 1918 AT AUGUST, 1919.

To taxes per 1918 roll .....	\$56,822 74	
To percentage added C.B. 215 .....	33 76	
"          C.B. 218 .....	64 13	
"          C.B. 221 .....	96 44	
By cash collected to 31 December, 1918 .....		\$28,446 75
"          "      31 March, 1919 .....		2,449 45
"          "      31 March, 1919 .....		33 76
"          "      27 June, 1919 .....		3,102 31
"          "      27 June 1919 .....		64 13
"          "      15 August, 1919 .....		1,317 75
"          "      15 August, 1919 .....		96 44
By tax arrears, per lists .....		21,552 70
To difference .....	46 22	.....
<hr/>		
	\$57,063 29	\$57,063 29

TOWN OF STURGEON FALLS.

TAX ARREARS ANALYSIS AT 16TH AUGUST, 1919.

	Total Arrears	Public	Schools Separate	Imperial Land Co.	General	Ontario Northern & Temag.	S. F. Electric L. & P.
Cockburn Ward—							
Sheet 1	\$1,137 93	\$1,137 93	.....	\$1,137 93			
" 2	1,500 10	1,500 10	.....	1,500 10			
" 3	175 33	175 33	.....	175 33			
" 4	877 36	813 08	\$64 28	\$183 17	\$694 19		
" 5	930 46	685 54	244 92	.....	930 46		
" 6	386 54	298 80	87 74	.....	114 66	\$271 88	
Michael Ward—							
Sheet 1	2,375 94	2,258 48	117 46	2,076 40	299 54		
" 2	284 56	58 45	226 11	.....	284 56		
Holditch Ward—							
Sheet 1	5,498 17	5,006 89	491 28	5,498 17			
" 2	310 71	310 71	.....	310 71			
" 3	207 00	207 00	.....	207 00			
" 4	1,133 28	1,133 28	.....	1,133 28			
" 5	192 76	192 76	.....	192 76			
" 6	475 14	475 14	.....	475 14	113 49	726 67	
" 7	950 61	897 67	52 94	110 45	.....	192 02	
" 8	192 02	192 02	.....	.....	.....	79 79	
" 9	252 04	214 17	37 87	.....	172 25		
" 10	1,985 38	1,082 78	902 60	.....	1,985 38		
" 11	2,113 75	2,017 00	96 75	294 31	597 14	.....	1,222 30
Income—							
Sheet 12	259 11	144 15	144 96	.....	259 11		
" 13	158 58	53 74	104 84	.....	158 58		
" 14	144 37	94 40	49 97	.....	144 37		
	\$21,541 14	\$18,949 42	\$2,591 72	\$13,294 75	\$5,753 73	\$1,270 36	\$1,222 30
	11 56						
Sewers	\$21,552 70						

Summary.

\$18,949 42.....	Public School.	
2,591 72.....	Separate School.	
	Imperial Land Co. ....	\$13,294 75
	General .....	5,753 73
	Ont. Northern & Temagami Ry. ....	1,270 36
	S. F. Electric Light & Power .....	1,222 30
<hr/>		
\$21,541 14		\$21,541 14

TOWN OF STURGEON FALLS.

RECONCILIATION OF COLLECTOR'S CASH.

1 January to 2nd September, 1919.

Balance on hand, 1st January, 1919 .....	\$413 12	
Collections—		
Taxes to 31st March, 1919 .....	2,449 45	
Interest added to March, 1919 .....	33 76	
Taxes to 27 June, 1919 .....	3,102 31	
Interest added to June, 1919 .....	64 31	
Taxes to 15 August, 1919 .....	1,317 75	
Interest added to August, 1919 .....	96 44	
Water rates to 31 March .....	1,366 69	
"          17 June .....	1,514 66	
"          2 September .....	1,449 13	
By payments to Treasurer—		
To March 31st, 1919 .....		\$4,850 00
" April 30, 1919 .....		1,500 00
" June 30, 1919 .....		1,950 00
" July 31, 1919 .....		1,200 00
" August 31, 1919 .....		1,800 00
By balance on hand, September 2, 1919 .....		507 62
<hr/>		
	\$11,807 62	\$11,807 62

The item of \$11.56 for sewer arrears is a charge for local improvement against church property, not collected, and was not drawn off as an arrear by the collector, but was later included.

There is no tax arrears register used and the tax arrears are carried forward from one year's roll to the next, the ten per cent. being added in transit.

In the clerk's office there is a tax arrears register, purchased with the intention of entering up the arrears, but so far no entry has been made therein. The only way to find out what years are in arrears, is to check back from year to year. This is a clumsy method and one which would be obviated by the use of the register.

Tax Sales is the final resort in the collection of taxes, and sale can only take place after property is in arrears for three years, so it is very important to have this information clearly set out.

Income Tax does not appear to be collected in many cases. Among the tax arrears for 1918 there are a number returned, and some better method should be adopted in their collection.

COLLECTOR'S ROLLS.

In all cases there was a summary of the roll contained in the back, but it only exhibits the total by wards and then a grand total. Each page is added separately and it was found necessary to make a complete summary of page totals to verify the totals entered in the back of the roll. It would be much wiser to have this summary entered up in detail, and not only enter the totals and destroy the details.



Extensions were verified in total. That is, assessments were multiplied by the various rates each year and were found correct.

Dates of transmission of notices were not entered in many cases.

Clerk's certificate was appended to each of the rolls.

Collector's oath was not attached to any of the rolls seen. This is of the utmost importance. Strict attention must be paid to the following sections.

"At or before the return of his roll every collector shall make oath in writing that the date of every demand of payment or notice of taxes required by sections 107 or 108 and every transmission of statement and demand of taxes required by section entered by him in roll has been truly stated therein. Every other person who has delivered or mailed a notice pursuant to sections 104, 106 or 108 shall in like manner, at or before the return of the roll, make oath that the date of the delivery or mailing of every such notice by him has been truly stated in the roll. Every such oath may be according to Form 10 and shall be written on or attached to the roll and may be taken before the Treasurer or before any of the persons mentioned in Section 228, R.S.O., 1914, Chap. 195, Sec. 116.

On the Roll for 1915, number 1,154, the taxes for Frank Gagne, Lot 5, East King Street, are extended as \$152.40. This amount should be \$142.40, there being an error of \$10.00 over added.

It will be noticed that there is a difference of \$3.05 in the total taxes for year 1917, as shown by recapitulation at end of roll.

The figures, according to amounts taken from the roll, are:

Recapitulation at end of roll .....	\$55,581 24
	55,578 19
Difference .....	\$3 05
Made up as follows:	
Total taxes, local improvement (sidewalks) .....	\$638 77
Total shown at end of roll .....	634 77
Difference .....	\$4 00
Add separate School rate .....	02
Add General Debenture rate .....	03
	\$4 05
Deduct arrears of taxes .....	1 00
	\$3 05

Amounts for Local Improvement Sewers were not included in the summary of roll for 1917.

Separate School .....	\$11 56
Public School .....	11 56 paid
Presbyterian Church .....	5 78
	\$28 90

Those not paid are apparently not carried forward as arrears.

The Rolls generally are in a very good condition, and with the few exceptions mentioned, they were in order.

During the past several years the rolls have certainly been very much delayed in handing them to the Collector and also in their final return to the Treasurer.

For instance, the 1918 roll was not returned until the 16th of August, 1919.

This has been the cause of much dissatisfaction as the ratepayers are paying in one year for the past year's taxes. Attention is drawn to the pamphlet design-

nated as " Suggestions touching the duties of officials," compiled by the Provincial Municipal Auditor. J. W. Sharpe, K.C., containing a synopsis of all the main points of Municipal law as effecting officials. The section headed " Collector's Roll " should be diligently read and followed.

Town Clerk stated that a special endeavour would be made this year to collect the taxes within the time specified by the Act, and there is no doubt that the past dilatory way of handling the rolls has been the cause of much litigation.

COLLECTOR'S CASH BOOK.

While the roll is in the hands of the collector, all cash received is entered into a special cash book. Statement of the amounts collected and paid over to the Town Treasurer was checked and found correct although it was necessary to group water and tax collections together to arrive at a correct balance. As already stated, division of the water and tax collections paid over to the Treasurer in 1918 was incorrect.

It is of importance that a separate bank account be kept for tax collections, and a cash book, similar to that suggested for the water department, be used, or at least the columns headed that way. All receipts should be deposited intact daily and payments to Treasurer should cover all deposits to date, and in this way the municipal cash book will exhibit the true standing of the tax account.

Additions of the cash book from November, 1917 to March, 1918, were made in pencil.

TOWN OF STURGEON FALLS.

SUMMARY OF COLLECTOR'S ROLLS, FOR THE YEAR 1915.

Purpose.	Rate.	Amount.
Town levy .....	6 mills	\$7,022 53
General debentures .....	8 mills	9,373 13
Public School, general .....	5¾ mills	7,215 08
Public School debentures .....	1½ mills	1,878 54
Separate School, general .....	11 mills	5,675 85
Local improvement, sewers .....	.....	1,769 65
Local improvement, sidewalks .....	.....	769 69
War tax .....	1 mill	1,772 37
		<hr/>
		\$35,476 84
Arrears of taxes .....		19,883 65
		<hr/>
		\$55,360 49

Year 1916

Town levy .....	5 mills	\$5,769 64
General debenture .....	6 mills	6,921 33
Public School, general .....	4½ mills	5,507 01
Public School debentures .....	18-10 mills	2,203 49
Separate School, general .....	11 mills	5,814 37
Local improvements, sewers .....	.....	1,893 43
Local improvements, sidewalks .....	.....	811 15
War tax .....	1 mill	1,752 58
		<hr/>
		\$30,673 00
Arrears of taxes .....		22,101 94
		<hr/>
		\$52,774 94

## Year 1917.

Town levy .....	5 mills	\$5,756 55
General debenture .....	6 mills	6,906 58
Public School, general .....	4½ mills	5,429 13
Public School debenture .....	1 8-10 mills	2,172 66
Separate School, general .....	11 mills	5,993 80
Local improvements, sewers .....	.....	1,769 65
Local improvements, sidewalks .....	.....	769 69
War tax .....	1 mill	1,751 80
		<hr/>
		\$30,549 86
Arrears of taxes .....		25,060 28
		<hr/>
		\$55,610 14

## Year 1918.

Town levy .....	6 mills	\$6,966 90
General debenture .....	6 mills	6,966 90
Public School, general .....	7 mills	8,556 98
Public School debenture .....	1½ mills	1,835 00
Separate School, general .....	11 4-10 mills	6,235 80
Local improvements, sewers .....	.....	1,769 65
Local improvements, sidewalks .....	.....	769 69
War tax .....	1 mill	1,769 96
		<hr/>
		\$34,870 88
Arrears of taxes .....		21,951 86
		<hr/>
		\$56,822 74

## TAX RECEIPT BOOKS.

Tax Receipts were not on hand for 1915, 1916, 1917, and from January 1st, 1918 to August 27th, 1918.

Tax Collector says that when he removed his office he had them all burnt, as he thought it unnecessary to keep them as they had already been checked.

Receipt No. 3635 was used as a 3rd copy for No. 3634, amount, \$45.00  
 Receipt No. 3643 was used as a 3rd copy for No. 3642, amount, \$15.00  
 Receipt No. 3761 was used as a 3rd copy for No. 3760, amount, \$13.50  
 Receipt No. 3802 was used as a 3rd copy for No. 3801, amount, \$15.00  
 Receipt No. 4447 was used as a 3rd copy for No. 4446, amount, \$15.00  
 Receipt No. 4509 was used as a 3rd copy for No. 4508, amount, \$20.00  
 Receipt No. 4561 was used as a 3rd copy for No. 4560, amount, \$5.00  
 Receipt No. 4606 was used as a 3rd copy for No. 4605, amount, \$24.00  
 Receipt No. 4514, original was detached, duplicate blank.  
 Receipt No. 4756, G. B. Cockburn, dated July 15, 1919, for \$4.00, water rates.

Above amount was not entered in cash book. Entry has now been made on September 2nd, 1919.

## RATES.

Sections of the Municipal Act as quoted hereunder are given for the purpose of emphasizing that the "calendar" current year is meant in respect both to Town and Public School estimates.

It is evident that Section 319 provides for the Town financing the Public School until tax times.

Except where otherwise provided by this or any other Act, a corporation shall not incur any debt the payment of which is not provided for in the estimates for the current year, unless a by-law of the Council authorizing it has been passed with the assent of the electors. Chap. 192, Sec. 289.



A Council may, either before or after the passing of the by-law for imposing the rates for the current year, authorize the head and treasurer to borrow on such security, if any, as the by-law may authorize, such sums as the Council may deem necessary to meet the current ordinary expenditure of the Corporation, and the sums required to be raised in the current year for High and Public School purposes until the taxes are collected. Chap. 192, Sec. 319.

The amount so borrowed must not exceed 90 per cent. of the ordinary expenditure for the next preceding year, together with the amount required to be raised for Public School purposes for the current year.

The Council of every Municipality shall, in each year, prepare estimates of all sums required for the purposes of the Municipality during the year, making due allowance for the cost of collection, and for the abatement of taxes and for taxes which may not be collected. Chap. 192, 298.

The Council of every Municipality shall, in each year, assess and levy on the whole ratable property within the municipality, a sum sufficient to pay all debts of the corporation, whether of principal or interest, falling due within the year. Chap. 192, Sec. 297.

TOWN OF STURGEON FALLS.  
TOWN LEVIES, YEARS 1915-1918.

Purpose	Year	1915	1916	1917	1918
	By-law No.	By-law. 345	By-law 356	By-law 372	By-law 386
	Passed	11 Feb., 1916	4 Dec., 1916	7 Sept., 1917	5 Aug., 1918
		Mills	Mills	Mills	Mills
Town .....	General ....	6	5	5	6
Town .....	Debenture ..	8	6	6	6
Public School.....	General ....	5 <sup>3</sup> / <sub>4</sub>	4 <sup>1</sup> / <sub>2</sub>	4 <sup>1</sup> / <sub>2</sub>	7
Public School .....	Debenture ..	1 <sup>1</sup> / <sub>2</sub>	1 <sup>8</sup> / <sub>10</sub>	3 <sup>8</sup> / <sub>10</sub>	1 <sup>1</sup> / <sub>2</sub>
Separate School .....	.....	11	11	11	11 <sup>2</sup> / <sub>5</sub>
Provincial War Tax.....	.....	1	1	1	1
Public School Rate....	.....	22 <sup>1</sup> / <sub>4</sub>	18 <sup>8</sup> / <sub>10</sub>	18 <sup>8</sup> / <sub>10</sub>	21 <sup>1</sup> / <sub>2</sub>
Separate School Rate..	.....	26	23	23	24 <sup>2</sup> / <sub>5</sub>

ASSESSMENTS  
Years 1915-1918

Public School.....	\$1, 255, 392	\$1, 229, 877	\$1, 206, 961	\$1, 222, 278
Separate School.....	515, 046	522, 103	544, 687	538, 898
Total Assessment.....	1, 770, 438	1, 751, 980	1, 751, 648	1, 761, 176
Less Exemptions— Spanish R.P. & P. Mills .....	600, 000	600, 000	600, 000	600, 000
	1, 170, 438	1, 151, 980	1, 151, 648	1, 161, 176

LOCAL IMPROVEMENTS.

Register of Special Rates contains a record of the local improvement assessments. It is incomplete in some respects and the columns are not put to the use they were intended for. There is a difference between the levies and the amount called for in the by-laws to be raised as follows:

Year	Sewers		Walks	
	By-laws	Tax Roll	By-laws	Tax Roll
1915 .....	\$1,693 60	\$1,769 65	\$809 83	\$769 69
1916 .....	1,693 60	1,769 65	809 83	769 69
1917 .....	1,693 60	1,769 65	809 83	769 69
1918 .....	1,693 60	1,769 65	809 83	769 69
Sewers .....	\$6,774 40	\$7,078 60	\$3,239 32	\$3,078 76
Walks .....	3,239 32	3,078 76		
Total .....	\$10,013 72	\$10,157 36		

A money by-law shall recite among other matters: "The amount of the debenture debt of the corporation." Chap. 192, Sec. 288.

The Council may, when the work undertaken is completed, borrow on the credit of the corporation at large such sums as may be necessary to defray the cost of the work undertaken, including the corporation's portion of the cost, and may issue debentures for the sums so borrowed.

The amount borrowed, in respect to the owner's portion of the cost, shall not be deemed to be part of the existing debenture debt of the corporation. Chap. 193, Sec. 40.

LOCAL IMPROVEMENTS.

By-law No.	Purpose	Annual Levy	Town's Portion	Ratepayers' Portion
177.....	Sewers	\$1,369 09	.....	\$1,369 09
197.....	Sewers	422 83	\$98 32	324 51
198.....	Walks	1,040 49	230 66	809 83
		\$2,832 41	\$328 98	\$2,503 43

WATER CHARGES AND COLLECTIONS.

This department is left entirely in the care of the Collector, Mr. Blagdon. Collections as shown in the water cash book have been accounted for, but the charges made have not apparently been dealt with to any great extent. This is due mostly to the system now in use not readily permitting of total charges being obtained.

The present books consist of a cash book, loose-leaf ledger (a separate sheet for each water user), and duplicate receipts. Charges are made quarterly to the individual accounts, but no total of such charges has been made.

Cash is credited up to the respective accounts and a great many allowances or adjustments are made, with any authority. The methods now used are not secure enough and a more complete system is outlined hereunder.

Since the present collector has taken over, the collections have shown a marked increase, and the yearly totals are exhibited.

Year 1915 .....	\$4,992 44
Year 1916 .....	4,862 12
Year 1917 .....	4,013 81
Year 1918 .....	7,200 44
Year 1919 to September 2 .....	4,330 48



The above figures are without considering the hydrant rentals, which the Town paid in 1915 and 1916, of \$1,200 each year, which have been deducted from the totals. After the year 1916 these rentals ceased as it was thought that it only represented a transfer. It must be remembered, however, that the Water Revenue should get credit for the fire protection it offers.

Collections as received were entered in the Water Cash Book and deposited into the Bank D’Hochelaga. The account kept with this bank, however, contained both water and tax collections.

Paid cheques issued by Mr. Blagdon, to Town Treasurer, for transfer over of water and tax collections from 1st December 1918 to March 31st, 1919, were not seen, as he could not find them.

Cheque stubs, however, were compared with the entries in the Town Cash Book. This bank account should be absolutely for town purposes, but it is noticed that certain cheques were drawn thereon payable to the Northern Electric Light and Power Co.

July 22, 1918	.....	\$284 23
Sept. 12, 1918	.....	90 00
Oct. 11, 1918	.....	343 63

The collector stated that he had made collections on their account, depositing the money in the Town account, and paying over in this manner.

No cheques were seen for transfer of funds from previous collectors to the Town Treasurer.

Duplicate water receipts have all been destroyed, only those for the current year are in evidence.

The collector states that when he moved his office recently he thought it unnecessary to be burdened with them further, and as they had been checked by the Town Auditor he burnt them.

In municipalities it is of the utmost importance that records should be retained. It is not advisable to determine the period of retention, but at least the past ten years’ records should be kept of vouchers such as these.

Charges, unless undue carelessness is shown, should not result in a loss to the municipality. The following section is of importance.

RATES TO BE LIEN ON LOT OR BUILDING.

The sum payable by the owner or occupant of any building or lot for the public utility supplied to him there, or for the use thereof, and all rents, rates, costs and charges by this Act to be collected in the same manner as rents or rates for the supply of a public utility, shall be a lien and charge on the building or lot and may be levied and collected in like manner as municipal rates and taxes are recoverable. Chap. 204, Sec. 27.

It will be noticed on the reconciliation of the Collector’s Cash Book that in the year 1918 the Collector paid over to the Treasurer \$613.99 more than he collected. This was due to wrong markings on the cheques of the division between tax money and water rates, thus water revenue was increased by \$613.99, according to the Municipal Cash Book, and tax collections decreased for a similar amount.

In 1919, to the 30th June there was an addition of \$377.99 overpaid in the same way. This alone emphasizes the poor system now in use.



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SYSTEM.

Water Register is suggested for use along the lines of attached sketch. This form would be elongated so as to contain the four quarters, so that location or name of users would only need to be written once a year.

Each quarter would show the arrears at the first, charges due on the period, cash received, allowances made, and arrears at the end of the period. In this manner, by a summary of page totals, the quarterly figures could be obtained. Cash would be agreed with the cash shown in the cash book and the arrears at the end would be the balance as shown in the reconciliation.

Charges once made should only be written off by authority of the Council and a list of such allowances should be made, and when properly authenticated and mentioned in the minutes, be handed to the Collector for entry in the Register. Such list being retained for audit and other purposes.

Cash Book, as form attached, will take care of the entry of all receipts. These should be deposited intact in the bank daily, so that the deposits in the bank will balance the cash receipts. Payments as made to the Treasurer should cover all deposits to a certain date. It is possible that all expenditures on account of water maintenance could be made through this bank account, but in any case separate account is needed for the water.

Dealing with the bookkeeping of the Town Treasurer, he should receive quarterly, the amount of the charges made by the collector. He will then debit water users register with this amount and credit water revenue. The same account will be credited with the amount received from the collector. At the end of any period this will disclose the amount of uncollected accounts.

The outstanding accounts were requested from Mr. Blagdon, and he replied as follows:

"In answer to your query of the 5th instant, I beg to say that the uncollected water rates, as at August 31st, stand at \$428.85, distributed among 114 consumers."

It would be the duty of the Town Auditors to verify the register and in this way charges as well as collections would be accounted for.







Year 1919 to 30 June, 1919.

Jan. 1	Cash overpaid .....		\$613 99
	To cash received as per collector's cash book .....	\$2,881 25	
Dec. 31	By cash to treasurer .....		3,258 54
	To cash overpaid .....	991 28	
		<u>\$3,872 53</u>	<u>\$3,872 53</u>

DEBENTURES.

Register in which the issues are recorded is a good form.  
Payments as made are marked therein as to date and cash book folio.  
Debenture issues under By-laws numbers 168, 169, 196, and 282 should have the totals thereof inked in.

In the case of number 169 the maturity dates have not been marked, with the exception of the first two years.

Number 197 has been entered leaving out the year 1919 and thus making it appear as if the last debenture is redeemed in the year 1938 instead of 1937. These figures should be corrected on the register.

Differences between the ledger account balances and the principal unpaid as exhibited in the debenture register are small. Contrast of these is made here-under.

By-law No.	Ledger Account.	Debenture Register.
54 A .....	\$10,806 62	\$10,806 56
168 .....	11,000 94	11,000 96
169 .....	14,667 55	14,667 58
197 .....	5,110 09	5,109 91

Debenture statement at 31st December, 1918, was checked and it was found that there was a difference of principal unpaid in Waterworks Debentures under by-law number 54A. This was due to the interest payment in the year 1918 of \$576.54 being debited against the ledger account of the debenture, instead of the principal payment of \$724.45. This made the outstanding liability appear \$147.91 greater than it should be.

Rate of interest on debenture issue under by-law number 282 is six per cent. (6%) not five per cent. (5%), as shown on statement. Full particulars should be entered of this issue in the register.

Statement of debentures has been amended and is attached hereto.  
The equal annual payments were checked and found correct.

TOWN OF STURGEON FALLS.

REPORT TO THE BUREAU OF MUNICIPAL AFFAIRS OF THE DEBTS OF THE MUNICIPALITY OF THE TOWN OF STURGEON FALLS FOR THE YEAR ENDING 31 DECEMBER, 1918.

Description of Debt.	No. of By-law	Original amount of Debt. contracted.	Date when contracted.	Sold or unsold.	No. of Debentures.	Amount of each Debenture.	Rate of Int.	*Amount Prin. paid in 1918.	Amount Int. paid in 1918.	Bal. Prin. unpaid Dec. 31, 1918
Waterworks .....	54 A	\$20,000 00	1900	Sold	30	\$1,301 06	5%	\$724 45	\$576 54	\$10,806 62
Public Schools .....	79	10,000 00	1900	Sold	20	802 42	5%	693 20	109 26	1,492 10
Sewers .....	106	20,000 00	1902	Sold	30	1,301 06	5%	625 82	675 19	12,878,08
Municipal Buildings .....	168	15,000 00	1905	Sold	30	975 77	5%	405 45	570 32	11,000 94
Consolidation .....	169	20,000 00	1905	Sold	30	1,301 06	5%	540 62	760 44	14,667 55
Local improvements—sewers ..	177	21,046 25	1906	Sold	30	1,369 09	5%	541 79	827 20	16,004 09
Local improvements—Sewers ..	197	6,500 00	1907	Sold	30	422 83	5%	159 36	263 47	5,110 09
Public School .....	179	12,500 00	1906	Sold	20	1,003 03	5%	646 56	356 48	6,482 82
Local Improvements—walks ...	198	10,800 00	1907	Sold	15	1,040 49	5%	815 25	225 24	3,689 58
Consolidated .....	282	20,000 00	1911	Sold	30	1,452 98	6%	358 86	1,094 12	17,876 53
		\$155,846 25 •						\$5,511 36	\$5,458 26	\$100,008 40

BY-LAWS.

Those from the year 1915 were perused and were clean, legible and in good form.

With the exception of the following, all bore the signatures of the Mayor and Clerk and the seal of the Municipality.

By-law No. 378 was not signed by the Mayor, as also were several passed in the year 1919. These, however, have since been signed.

By-law No. 300 fixes the assessment of the Spanish River Pulp and Paper Mills at \$600,000 for General Town Rate for a term of ten years, from 1st January, 1912.

By-law No. 108 passed 29th September, 1902, ratifies agreement for water pumping for a term of ten years, from 1st January, 1913, at a rate of \$1,500 per annum. Minutes of Council under date of 10th June, 1912, contains a resolution that "Letter of Ontario Paper & Pulp Co., Limited, of June 7th, setting forth their intention to pump water for the town for a term of ten years at \$1,500 be placed on file."

INSURANCE.

Policies on Town properties were examined and statement of these is adjoined.

Policy No.	Company.	Term.	Premium.	Expires.	Amount.	Insured.
462066	Caledonian .....	3 yrs.	\$27 50	2 Nov., 1920	\$1,000 00	Jail.
460849	Caledonian .....	3 yrs.	16 50	2 Oct., 1920	1,000 00	Hose and Reel.
11443972	London, Liverpool				100 00	Hose House.
	& Globe .....	3 yrs.	16 50	2 Oct., 1920	1,000 00	Hose and Reel.
					100 00	Hose House.
1588647	Yorkshire .....	1 yr.	42 00	1 Oct., 1919	1,000 00	Storehouses.
					2,000 00	Materials.
300171	Yorkshire .....	1 yr.	29 70	11 July, 1920	165 00	Mare "Nell."
					165 00	Mare "Maud."
C 47710	General Accident.. ....		150 00	2 Nov., 1919	1,500 00	30 employees.

MINUTES.

General form of the Minutes was good, but more care should be taken in seeing that the Mayor's and Clerk's signatures are attached thereto.

The following Minutes have not the authorized signatures appended:

- Dec. 15, 1915—Not signed by Mayor.
- June 13, 1916—" "
- Oct. 23, 1916—" "
- Nov. 6, 1916—" "
- Jan. 17, 1917—Not signed by Clerk.
- Mar. 12, 1917—Not signed by Mayor.
- Apr. 23, 1917—" "
- May 1, 1917—" "
- May 7, 1917—Not signed by Mayor or Clerk.
- May 14, 1917—Not signed, Mayor and Clerk's signature in pencil.
- June 5, 1917—Not signed by Clerk.
- June 7, 1917—" "
- July 3, 1917—" "
- Sept. 4, 1917—" "
- Sept. 7, 1917—" "
- Oct. 1, 1917—" "
- Oct. 11, 1917—" "
- Oct. 22, 1917—" "
- Feb. 4, 1918—" "
- Mar. 4, 1918—Not signed by Clerk or Mayor.



May 6, 1918—Not signed by Clerk.  
 May 18, 1918—“ “  
 June 4, 1918—“ “  
 June 14, 1918—“ “  
 June 24, 1918—“ “  
 July 2, 1918—“ “  
 Aug. 1, 1918—“ “  
 Aug. 5, 1918—Not signed by Clerk or Mayor.  
 Aug. 6, 1918—“ “  
 Aug. 15, 1918—“ “  
 Aug. 21, 1918—“ “  
 Sept. 3, 1918—Not signed by Clerk.  
 Sept. 17, 1918—“ “  
 Oct. 7, 1918—“ “  
 Oct. 9, 1918—“ “  
 Nov. 6, 1918—“ “  
 Nov. 18, 1918—Not signed by Clerk or Mayor.  
 Nov. 22, 1918—Not signed by Clerk.  
 Dec. 4, 1918—“ “  
 Dec. 16, 1918—“ “  
 June 2, 1918—Not signed by Mayor.  
 July 7, 1918—“ “  
 July 11, 1918—Not signed by Clerk or Mayor.  
 July 18, 1918—“ “  
 July 21, 1918—“ “

#### BONDS.

Fidelity Bond No. 308 in the Globe Indemnity Company for \$3,000 covers the Clerk and Treasurer. L. R. Vannier, Premium of \$12.00 is paid by him according to By-law No. 350. Expiry date of present bond is 8th May, 1919 and renewal receipt No. F.1819 extends same for another year. Bond is in the Treasurer's possession, and this is not in the best interests of the ratepayers. It is usual for the Treasurer's bond to be in the Clerk's care, but as in this case where he is acting in a dual capacity, the Mayor of the Town should take care of the bond, or direct some other place of safe keeping.

It shall be the duty of every council, in every year, to inquire into the sufficiency of the security given by the Treasurer, and to cause to be entered in its minutes the result of the inquiry. Chap. 192, Sec. 222.

In the year 1918 the cash receipts totaled to some \$65,000 and the amount of the present bond of \$3,000 does not appear adequate.

A. E. Blagdon, Tax and Water Rates Collector, is bonded in the Globe Indemnity Company for \$5,000. Policy No. 246 expires 10th December, 1918, but it is extended for another year by renewal receipt No. F.1696. Premium of \$20.00 is paid by the Corporation under By-law No. 394.

Policy is in the Clerk's care.

#### ACCOUNTS PAYABLE.

Under the present system of dealing with the accounts payable, the paying of accounts twice might be very easily made.

As the accounts only are put through the books when paid no provision is made for ascertaining the correct amount of liabilities unpaid at any period.

In connection with the passing of accounts before Council, it would be better that after all accounts have been certified by the Head of the particular department to which they refer, and after prices and extensions have been enquired into and checked, that they be handed to the Town Clerk. He will immediately open an account and give credit therein under the name of the creditor.

At Council meetings he will submit all such certified accounts to the Finance Committee, or to the Committee or Commission to whom they refer, so that they may approve of them and recommend the payment thereof. It will be the duty of the Clerk to enter all such accounts so passed for payment into the Official "Pay List" form of which is submitted herewith, and these, when properly certified by the Chairman of the Committee, will be furnished to the Treasurer, from which he shall issue cheques to the party so named thereon.

The Pay Lists will be numbered in consecutive order and all the entry that will be necessary in the minutes is that Pay List number, amounting to \$....., was passed for payment.

The Clerk, after the issue of cheques by the Treasurer, will debit each of the accounts which he formerly credited, so that a definite detailed account may be exhibited, and duplicate payment will have little or no opportunity to occur.

TOWN OF STURGEON FALLS.

### COUNCIL PAY LIST.

Passed in Council.... Day of..... 19 .	Approved.....	} Finance Committee.
.....	.....	
<i>Town Clerk.</i>	.....	

Date of Account 191	Invoice No.	Name of Payee	What For	Account Chargeable	Separate Items	Total Amount	Paid by Cheque No.

## LICENSES.

Printed form with stub attachment is in use. Amounts as recorded on the stubs were checked into the Municipal Cash Book and found correct. The following mentioned originals were not attached to the stubs and it is of importance that this should be done.

License Register specially printed should be obtained and put in use. The form of this could be along the lines of the attached ruling. If kept correctly it will act as a check from one year to another.

Licenses themselves should be in duplicate and the carbon copy retained in 10 M.A.





The Bank d'Hochelaga savings account is mixed in such a manner with the current account, in the Royal Bank, that it makes the checking of same very confusing.

No attempt is made in the cash book to show transfers from one bank to the other as both accounts are contained in one column.

Deposits in the cash book vary from those shown in the Bank pass book.

This arises through the system of eliminating savings account entries from the cash book. All transfers from one bank to the other should be shown clearly in the cash book on the date that the transactions were made.

Deposits should also agree with the amount shown in the Bank pass book, no manipulations of any kind being resorted to.

Cash was not always deposited on date received, and in some cases did not reach the bank until the following month. All cash should be deposited in the bank as soon after receipt as possible, and should be held over for no purpose whatever.

If cash is required for petty payments, a cheque should be drawn for petty cash.

Royal Bank (current account) book for 1915 was not on hand, but a list of the deposits was taken from the bank ledger sheets and verified with the cash book.

#### TREASURER'S CASH RECEIPTS.

Cash receipts were all compared with the entries on the duplicate of the Treasurer's receipt book, with the exception of cash received for which no receipt was given.

A receipt should be given for all monies received, otherwise the value of the receipt book is useless.

Duplicate receipts for year 1915 were not seen.

Receipt No. 1,619, amounting to \$7.50, from W. Monette had not been entered. The Treasurer is going to have this amount entered in the cash book.

Receipt No. 446, cash received from F. St. Onge on June 10th, 1918. Amount shown on duplicate receipt is \$18.55, but entered in cash book 195 as \$18.50.

Receipt No. 466, cash received from Cockburn Hardware Co. on June 13th, 1918. Amount shown on duplicate receipt \$26.35, but entered in cash book 196 as \$26.25.

#### PAYMENTS.

The following memoranda are made on the irregularities that were observed when the cash book was gone over in respect to the cheques, invoices and minute book authorization.

#### YEAR 1915.

In October, Cheque No. 288 in favour of Field Lumber Co. for \$200 was not endorsed.

In December, Cheque No. 387 in favour of Robt. Lillie for \$6.84 was not endorsed.

Invoice of May 15th, J. F. Prieur & Son, has been carried forward as \$7.35 instead of \$5.30. No voucher was on hand to cover this difference of \$2.05.

Invoice of December 6th, C. Britton, entered as \$12.00 should be \$17.00.

Invoice of April 1st, H. M. Legault, \$15.78. Cheque entered in Cash Book as \$15.98.

Payroll cheques in May 1915 for \$178.30. The Minute Book, page 408, authorizes \$198.30 to be paid.

Cheque No. 212, in favour of P. Dupis for \$13.50. Minute Book folio 470 authorizes \$24.75.

Cheque No. 309 in favour of N. Grencreux for \$41.65. Minute Book folio 484 authorizes \$4.65.

Cheque No. 384 in favour of Jos. Forcier for \$14.72. Minute Book folio 491 authorizes \$12.72.

Cheque No. 298 and 303, October, in favour of O. Leblanc (Constable) for \$63.33 each charged to salaries and allowances, should be Police Services, and cheque No. 330, November.

Additions on page 138 of cash book were only in pencil.

#### YEAR. 1916.

Cheques drawn on the Bank D'Hochelaga Savings Account not on hand:

July 29th .....	\$2,000 00
Aug. 9th .....	2,000 00
Sept. 8th .....	1,000 00

Cash Book in May and June, additions in pencil. Folios 146, 147 and 148.

Cheques 540, 541, 542, May, cash for \$6.00—\$18.00 debited to waterworks maintenance in error, should be charity.

Cash Book in December, additions in pencil. Folios 159 and 160.

In Cash Book, totals changes are made by erasing with a pen-knife. This should not be persisted in. Any incorrect figures should be ruled out in ink and the correct ones substituted above. See C. B. 170, 172, 173, and others.

#### YEAR 1917.

Cheques drawn on the Bank D'Hochelega Savings, not on hand:

April 7th .....	\$2,000 00
March 17th .....	3,000 00

Cheque No. 898, dated March 17th, in favour of Municipal World, for \$14.33. Minute Book page 71 authorizes \$30.58.

Cheque No. 35, dated December 1st, in favour of Michaud & Levesque, for \$135.14. Minute Book page 106, authorizes \$131.64.

May 8th, Cheque No. 962, W. L. Fortier, for \$300. Waterworks Hydrants. Cheque is still outstanding and is to be cancelled.

#### YEAR 1918.

Cheque No. 39, in favour of C. French, for \$39.32 not signed by Clerk, dated 31st August.

Cheque No. 175, in favour of Bell Telephone Co., for \$24.05, dated 8th October, not endorsed.

Cheque No. 2,258, in favour of Northern Electric Light & Power Co., for \$144.59, dated March. Vouchers amounting to \$66.66 not on hand.

Cheque No. 52, in favour of the Bell Telephone Co., for \$26.80, dated August 6th. Voucher not on hand for \$5.00.

Cheque No. 79, dated 31st August, in favour of C. French, for \$39.32. Only one voucher on hand amounting to \$3.60.

Cheques drawn on the Bank D’Hochelaga not on hand, December 19th, \$3,523.80.

Cheques Nos. 87 and 88 respectively, dated June, in favour of C.P.R., for \$99.96 and \$54.82 amounting to \$154.78. Minute Book authorizes payment of \$153.30.

YEAR 1919.

Minute Book 195 authorizes \$899.60 to be paid for payroll. Sundry cheques, on June 30th, call for \$906.40.

TOWN OF STURGEON FALLS.

PAYMENTS NOT AUTHORIZED IN MINUTES OF COUNCIL.

Year 1915.

Name.	Cash Book Folio.	Cheque No.	Date.	Amount.	Particulars.
Dr. L. E. Bolster .....	126	96	April 6 .....	\$25 00	
Dr. L. E. Bolster .....	131	203	July 14 .....	25 00	
E. Walsh .....	131	204	July 14 .....	38 71	Police Service.
W. Austin .....	131	205	July 14 .....	15 60	
Dr. L. E. Bolster .....	137	301	Oct. 19 .....	25 00	
David Pland .....	138	325	Nov. 3 .....	14 25	
J. Cosinean .....	138	331	Nov. 3 .....	2 25	A minute was passed by Council, Fol. 486, authorizes the payment of \$141.25 to pay expenses re Gorman case in full. Total paid...\$146.64 Authorized . 141 25
D. Merchant .....	138	332	Nov. 3 .....	6 20	
E. Legault .....	138	333	Nov. 3 .....	7 30	
Jas. Lacouriers .....	139	334	Nov. 3 .....	6 95	
Chas. Chartrand .....	139	335	Nov. 3 .....	9 50	
Alex. Gibbons .....	139	336	Nov. 3 .....	11 20	
Jas. Lillie .....	139	337	Nov. 3 .....	27 50	
T. Legault .....	139	339	Nov. 3 .....	22 65	
Jesse Bradford .....	141	391	Dec. 16 .....	12 59	
L. P. Levesque .....	141	...	Dec. 11 .....	26 25	Difference ... \$5 39

Year 1916.

Dr. L. E. Bolster .....	142	425	Jan. 29 .....	25 00	
L. R. Vannier .....	143	449	Feb. 8 .....	40 20	Vital Statistics.
Dr. L. E. Bolster .....	145	513 (a)	April 15 .....	19 08	
Eng. Germain .....	149	604	July 1 .....	9 00	
L. R. Vannier .....	157	772	Nov. 9 .....	4 00	Jurors.
L. P. Levesque .....	157	773	.....	4 00	Jurors.
L. R. Vannier .....	158	783 (a)	Nov. 16 .....	57 44	Voters' List.
F. Bray .....	160	824	Dec. 29 .....	2 50	Charity.

Year 1917.

Provincial Treasurer ...	162	832	Jan. 2 .....	1,766 03	War Tax.
Northern Ontario Light & Power .....	163	866	Feb. 6 .....	36 68	
L. R. Vannier .....	163	867	Feb. 6 .....	43 00	Vital Statistics.
L. R. Vannier .....	167	925	April 3 .....	5 00	Vital Binder.
Can. Pacific Ry. ....	172	1032	June 15 .....	14 00	Freight.
Can. Pacific Ry. ....	174	1071	July 27 .....	6 51	Freight.
L. R. Vannier .....	179	2071	Oct. 15 .....	57 20	Preparation of Voters' List.
A. A. Aubin .....	179	2072	Oct. 15 .....	4 00	Selecting Jurors.
L. R. Vannier .....	179	2073	Oct. 15 .....	4 00	Selecting Jurors.
L. R. Vannier .....	181	2113	Nov. 7 .....	5 00	Stamps.
D. Doris .....	183	2149	Dec. 5 .....	12 40	Hay.



## Year 1918.

Name	Cash Book Folio.	Cheque No.	Date.	Amount.	Particulars.
L. R. Vannier .....	185	2171	Jan. 10 .....	39 80	Vital Statistics.
C. P. R. Agent .....	186	2103	Jan. 23 .....	11 10	Charity.
Jas. Minon .....	186	2104	Jan. 26 .....	18 07	Hay.
Provincial Treas. ....	188	2243	Feb. 16 .....	1,751 10	War Tax.
Postmaster .....	192	2329	April 30 .....	5 00	Stamps.
Postmaster .....	197	34	Aug. 1 .....	5 00	Stamps.
C. P. Railway .....	201	136	Sept. 26 .....	66 89	Freight.
Postmaster .....	202	162	Oct. 3 .....	5 00	Stamps.
D. Pland .....	203	178	Oct. 8 .....	9 00	Fine, <i>re</i> Iron Bridge.
A. A. Aubin .....	203	181	Oct. 8 .....	4 00	Selecting Jurors.
L. R. Vannier .....	203	182	Oct. 8 .....	4 00	Selecting Jurors.
C. P. Railway .....	204	212	Oct. 31 .....	6 53	Freight on cement.
C. P. Railway .....	206	234	Nov. 6 .....	22 50	Freight on cement.
A. E. Blagdon .....	209	304	Dec. 13 .....	4 68	
Postmaster .....	209	305	Dec. 13 .....	5 00	Stamps.

## Year 1919.

L. R. Vannier .....	212	346	Jan. 15 .....	46 40	Vital Statistics, 1918.
Postmaster .....	215	418	March 31 .....	5 00	Stamps.
Provincial Treas. ....	216	438	April 15 .....	1,761 18	War Tax.
Postmaster .....	218	476	May 6 .....	5 00	Stamps.
Postmaster .....	219	511	May 31 .....	5 00	Stamps.
Postmaster .....	221	575	June 30 .....	5 00	Stamps.

## TOWN OF STURGEON FALLS.

## PAYMENTS FOR WHICH NO VOUCHERS WERE SEEN OTHER THAN PAID CHEQUES.

## Year 1915.

Name.	Cash Book Folio.	Cheque No.	Date.	Amount.	Particulars.
W. L. Fortier .....	122	1	Jan. 12 .....	\$10 60	
J. D. Coburn .....	122	2	Jan. 12 .....	25 98	
Bell Telephone .....	122	3	Jan. 12 .....	20 15	
<i>Sturgeon Falls Advertiser</i> .....	122	5	Jan. 12 .....	20 50	
Dr. Conlombe .....	122	20	Jan. 19 .....	5 25	
Town Hydrants .....	122	21	Jan. 19 .....	299 98	
M. Lang .....	123	34	Feb. 2 .....	300 00	Wharf Property.
					Dr. to revenue account.
C. Britton .....	123	35	Feb. 2 .....	550 00	Dr. to revenue account.
Public School Board...	124	61	March 2 .....	1,000 00	1914 Levy (School C.B. 75).
Sep. School Board .....	124	62	March 2 .....	1,000 00	1914 Levy.
Jas. Lillie .....	125	89	April 1 .....	75 00	Legal.
J. E. Siere .....	125	90	April 1 .....	100 00	Legal.
A. W. Smith .....	125	91	April 1 .....	25 00	Legal.
L. P. Levesque .....	127	98	May 1 .....	55 00	Charity.
W. C. Parliament .....	127	103	May 5 .....	16 99	Charity.
A. W. Smith .....	127	105	May 5 .....	13 83	
Northern Ontario Light & Power .....	127	106	May 5 .....	65 00	
Toronto Hospital for Incurables .....	127	107	May 5 .....	40 00	
N. O. Light & Power....	127	109	May 5 .....	6 40	
M. Dyer .....	127	113	May 5 .....	2 25	
Dr. Bolster .....	127	116	May 5 .....	3 00	Charity.
Les Drost P't. ....	127	117	May 5 .....	4 80	
St. Falls Adv. ....	127	118	May 5 .....	11 00	
L. R. Vannier .....	129	158	June 8 .....	50 00	
D. L. E. Bolster .....	131	203	July 14 .....	25 00	
E. Walsh .....	131	204	July 14 .....	38 71	
W. Austin .....	131	205	July 14 .....	15 60	
W. C. Parliament .....	133	227	Aug. 10 .....	32 48	

Name	Cash Book Folio.	Cheque No.	Date.	Amount.	Particulars.
Patriotic Fund .....	133	231	Aug. 10 .....	300 00	
Jas. H. Clark .....	134	240	Aug. 14 .....	50 00	Claim <i>re</i> Cow.
C. P. Railway .....	134	244	Aug. 28 .....	59 67	Freight.
Hon. Judge Valen, Court of Revision .....	135	251	Sept. 14 .....	11 20	
Ont. Agricultural Society	135	252	Sept. 14 .....	250 00	Charity.
Field Lumber Co. ....	135	253	Sept. 14 .....	500 00	
P.S. Board, Gov. grant ..	135	254	Sept. 14 .....	70 00	
Dr. L. E. Bolster .....	137	301	Oct. 19 .....	25 00	
Thos. Legault .....	137	302	Oct. 21 .....	75 00	Legal.
Red Cross Fund .....	137	304	Oct. 29 .....	300 00	
W. C. Parliament .....	138	307	Nov. 3 .....	13 13	
Jesse Bradford .....	137	299	Oct. 6 .....	400 00	Legal.
Sundry payments .....	138-141	..		146 64	Gorman Case, Legal Fees.
Oscar Morel .....	139	338	Nov. 13 .....	15 00	
Capt. Ellery, Salvation Army .....	139	339	Nov. 23 .....	10 00	
Clerk Div. Court, <i>re</i> J. Morel .....	140	342	Dec. 3 .....	51 26	
Tax Collector, J. Morel.	140	341	Dec. 3 .....	21 24	
Provincial Treas. ....	141	394	Dec. 30 .....	1,768 52	War Tax.

## Year 1916.

Chas. Hammond & Co. ..	145	512	Apr. 11 .....	60 00	Special Audit.
Eng. Germain .....	149	604	July 4 .....	9 00	
228 Bn., grant .....	149	606	July 4 .....	31 00	
Chas. French .....	155	731	Oct. 3 .....	30 00	Claim for injuries.
Township of Springer...	159	796	Dec. 5 .....	192 37	<i>Re</i> Drains.
Agricultural Soc. ....	160	823	Dec. 20 .....	150 00	
F. Bray .....	160	824	Dec. 20 .....	2 50	

## Year 1917.

Provincial Treas. ....	162	832	Jan. 2 .....	1,766 03	War Tax.
H. McCaffery .....	170	990	May 10 .....	500 00	Team Horses.
C. P. Railway .....	172	1032	June 15 .....	14 00	Freight.
C. P. Railway .....	174	1071	July 27 .....	6 51	Freight.
Lajeunesse & J. B. La- fleur .....	176	2009	Aug. 28 .....	100 00	Grant to Union.
Agricultural Soc. ....	177	2028	Sept. 1 .....	100 00	Grant.

## Year 1918.

Name.	Cash Book Folio.	Cheque No.	Date.	Amount.	Particulars.
C. P. R. Agent .....	186	2103	Jan. 23 .....	11 10	Charity.
Jas. Minon .....	186	2104	Jan. 26 .....	18 07	Hay.
Agricultural Soc. ....	187	2229	Feb. 6 .....	150 00	Grant.
Provincial Treas. ....	188	2243	Feb. 16 .....	1,751 10	War Tax.
A. A. Aubin .....	188	2244	Feb. 16 .....	35 00	Trip to Toronto.
L. R. Vannier .....	188	2245	Feb. 16 .....	35 00	Trip to Toronto.
T. Mailean .....	189	2266	March 5 .....	30 00	Hay.
Postmaster .....	192	2329	April 30 .....	5 00	Stamps.
W. C. Parliament .....	193	2348	May 7 .....	100 00	Y.M.C.A. Fund.
Postmaster .....	197	34	Aug. 1 .....	5 00	War Tax Stamps.
Mrs. Mary Stillan .....	200	111	Sept. 4 .....	50 00	Purchase of Lot 57.
Postmaster .....	202	162	Oct. 3 .....	5 00	Stamps.
D. Pland .....	203	178	Oct. 8 .....	9 00	Fine <i>re</i> Bridge.
A. A. Aubin .....	203	181	Oct. 8 .....	4 00	Selecting Jurors.
L. R. Vannier .....	203	182	Oct. 8 .....	4 00	Selecting Jurors.
L. E. Carter .....	206	255	Nov. 6 .....	100 00	Surveying.
Michaud Levesque .....	209	292	Dec. 5 .....	470 04	Sundry Items.
Fire Brigade .....	209	303	Dec. 5 .....	70 00	
A. E. Blagdon .....	209	304	Dec. 13 .....	4 68	
Postmaster .....	209	305	Dec. 13 .....	5 00	Stamps.

Year 1919.

Name	Cash Book Folio.	Cheque No.	Date.	Amount.	Particulars.
A. A. Aubin .....	213	370	Feb. 10 .....	40 00	Trip to Toronto.
L. R. Vannier .....	213	371	Feb. 10 .....	40 00	Trip to Toronto.
Paul Bertram .....	213	372	Feb. 14 .....	50 00	Transient Traders. License Refund.
Postmaster .....	215	418	March 31 ....	5 00	Stamps.
Provincial Treas. ....	216	438	April 15 ....	1,761 18	War Tax.
Postmaster .....	218	476	May 6 .....	5 00	Stamps.
Postmaster .....	219	511	May 31 .....	5 00	Stamps.
Postmaster .....	221	575	June 30 .....	5 00	Stamps.

FINES.

Mr. J. D. Cockburn, the Police Magistrate, rendered a statement of the fines received and paid by him since he held office. Those paid to the Town Treasurer were verified and found correct. He has on hand or yet to be collected \$190.-

POLL TAX AND DOG TAX.

These are collected by the Chief of Police, and in this respect he should be furnished with duplicate receipt books clearly marked for these purposes. When making a settlement with the Treasurer, the books will be brought in and balanced up so that the amount received should tally with the amount called for on the duplicate receipts. In the case of the dog tags he will account for those not issued, dog tag number being placed on the receipt.

BANK CERTIFICATE.

Certificate from the Manager of the Royal Bank, dated September 8th. is as follows, and agrees with the Reconciliation in the Town Books with the exception that the balance in the Savings Account has been credited with interest amounting to 59c. It would be better that this balance be transferred into the Current account:

“The Current account of the Town of Sturgeon Falls as on June 30th, 1919, showed a credit balance of \$650.18. The Savings Department account at June 30th, 1919, showed a balance of \$14.28. There was no loan at that date.

“ Yours truly,

(Sgd.) “ L. J. GILLELAND,  
Manager.”

PUBLIC SCHOOL BOARD.

STATEMENT OF ACCOUNT WITH TOWN.

Statement of debenture levies and payments thereon is subjoined. At the 1st January, 1919, there has been overlevied from 1910 an amount of \$1,589.43. In January and March of this year debentures issued under by-law 179 and 79 were redeemed amounting to \$1,805.49 this leaves the account as \$216.06 in favour of the town.

Statement of maintenance levies attached hereto exhibits the School Board credited with a balance due on levies at 31st December, 1909, as contained in the Provincial Municipal Auditor’s report 1910, page 106. Levies have been credited annually and payments made by the Town debited. At the 1st January, 1919,



balance in favour of the School Board was \$11,957.63. In March and July of this year they were paid \$4,500, leaving a balance still due from 1918 of \$7,457.63

Under Section 5 of the Special Act, 1915, they received credit for certain arrears and this amount was \$149.01 in excess of the levies made and uncollected against the Imperial Land Co. The Town is only responsible to the School Board for collections made on levies and accordingly from the estimate exhibited here-under the taxes uncollected amount to \$4,737.35.

The School Board has a credit of \$7,457.63 from levies, and \$149.01 under the difference in the Special Act which makes a total of \$7,606.64. Estimate of uncollected taxes is \$4,737.35, therefore the Town should apparently pay over to the Public School Board \$2,869.29.

Public School rates for the past several years were averaged and found to be 33½ of the taxes paid by the Public School supporters\*so this was the figure used in determining arrears uncollected.

The arrears at 16th August, 1919, naturally included a great deal of interest and from a close estimate the original amounts are 70 per cent. of the tax arrears, or otherwise practically 30 per cent. has been added to the original taxes as interest.

Amount of tax arrears at 16th August, 1919 .....	\$18,949 42
Less interest accumulations from 1 January, 1915, estimated at 25 per cent. of value .....	4,737 35
	<hr/>
	\$14,212 07
	<hr/>
School proportion of arrears 33½ per cent. ....	\$4,737 35

TAX LEVIES AND PAYMENTS THEREON DEBENTURES.

Year.	Payments Debit.	Levies Credit.
December 31, 1910 .....	\$1,805 45	\$2,059 34
December 31, 1911 .....	1,805 43	1,991 49
December 31, 1912 .....	1,805 42	1,889 83
December 31, 1913 .....	1,805 42	1,933 70
December 31, 1914 .....	1,805 44	1,873 62
December 31, 1915 .....	1,805 43	1,878 54
December 31, 1916 .....	1,805 43	2,203 49
December 31, 1917 .....	1,804 72	2,172 66
December 31, 1918 .....	1,805 50	1,835 00
To balance .....	1,589 43	.....
	<hr/>	<hr/>
	\$17,837 67	\$17,837 67
January 1, 1919 .....	.....	\$1,589 43
January 2 .....	\$1,003 03	.....
March 4 .....	802 46	.....
By balance .....	.....	216 06
	<hr/>	<hr/>
	\$1,805 49	\$1,805 49
August 30, 1919, to balance .....	\$216 06	

TOWN OF STURGEON FALLS.

Public School Board.

STATEMENT OF ACCOUNT WITH TOWN.

TAX LEVIES AND PAYMENTS THEREON—MAINTENANCE.

Year.	Payment Debit.	Levies Credit.
December 31, 1909—By balance due .....	.....	\$15,447 84
December 31, 1910 .....	\$9,011 92	\$5,961 99
December 31, 1911 .....	8,719 36	5,758 36
December 31, 1912 .....	4,242 27	5,356 48
December 31, 1913 .....	5,271 51	6,439 91
December 31, 1914 .....	6,000 00	5,306 43
December 31, 1915 .....	5,439 91	7,214 58
December 31, 1916 .....	7,846 11	5,507 01
December 31, 1917 .....	5,000 00	5,429 13
December 31, 1918 .....	7,500 00	8,556 98
To balance .....	11,957 63	.....
	<hr/>	<hr/>
	\$70,988 71	\$70,988 71
January 1, 1919 .....	.....	\$11,957 63
March 4 .....	\$2,000 00	.....
July 8 .....	2,000 00	.....
August 30, to balance .....	7,457 63	.....
	<hr/>	<hr/>
	\$11,957 63	\$11,957 63
August 30, 1919, by balance .....	.....	\$7,457 63
By difference in amount due under the Special Act, 1915, and levies made .....	.....	149 01
To balance .....	7,606 64	.....
	<hr/>	<hr/>
	\$7,606 64	\$7,606 64
August 30, 1919, by balance .....	.....	\$7,606 64

CASH BOOK.

Totals on folios 83 are in pencil. There is an error in addition on folio 85 in other salaries column of 18c.

In October, 1918, there is an error in additions of 10c.

In some cases changes and alterations are made in figures by inking over the old amount. This is incorrect. The old figures should be ruled through and the new ones inserted above.

PROPERTY LIABLE FOR DEBENTURE DEBT.

Letter from ratepayer drew attention to the levies made on account of the Public School debentures. Some of the properties that were assessed as supporting the Public School at the time of the issue of such debentures have since changed ownership, and have become Separate School supporters and have not been assessed for such debenture debt. The Act is very clear in this respect, and under Chap. 236, Section 4, this point is clearly defined.

“Nothing in this Act, authorizing the levying or collecting of rates on taxable property for Public School purposes shall apply to the supporters of Roman Catholic Separate Schools except that *all taxable property shall continue to be liable to taxation for the purpose of paying any liability incurred for Public School purposes while such property was subject to taxation for such purposes.*”

In tracing up certain assessments it was noticed that certain properties had not been assessed for Public School debentures. Lot No. 9, West King, assessed in 1906 for debentures issued under By-law 179 for school purposes. In 1915, 1916, 1917, and 1918 were not assessed for such purposes.

Lot 24, West King, was similar to the foregoing.

Lot 14, East King, similar to the foregoing except in the year 1918 it was again assessed for Public School, presumably Public School supporter, as tenant or owner, had requested this.

Lots 25 and 26, West King, were assessed in 1906 to the extent of \$1,900 for the Public School Debenture issued in 1900, and since that date the lots have been divided, and some years, where the tenant has been a Public School supporter, they have been assessed for the debenture rate. In the year 1915 there was no assessment and also in the year 1918.

GOVERNMENT GRANTS.

It was noticed that in the years 1917 and 1918 the general school grant issued usually to the Town Treasurer and paid over by him to the Treasurer of the School Board did not appear either in the Town cash book or in the School cash book. The Treasurer of the school was not aware of its receipt neither was the Town Treasurer. Request to the School Treasurer for details of Government Grants so that these could be compared with the entries in the Treasury Department, brought out the fact that there was deducted from the General and Special grant, an amount to cover superannuation of teachers. The grants appeared only as the net figures in the school cash book. Either a cheque should be remitted to the Department of Education for the percentage on teacher's salary, or the Treasurer should enter as a receipt the full amount of the grant, and as a payment the amount so deducted for superannuation.

BONDS.

Treasurer, W. C. Parliament is bonded with the London and Lancashire Guarantee & Accident Co. for \$1,000. Policy number is 75,115 and expired 1st March, 1911, but has been extended yearly to the 1st March, 1920, by successive renewal receipts. Premium is four dollars, and policy is in the care of the Town Clerk.

INSURANCE.

Fire Insurance on the School property is as follows:

Policy No.	Company	Period.	Premium.	Expires.	Amount.	Insured.
1638003	Law, Union and					
	Rock .....	3 yrs.	\$44 00	Feb. 19, 1922	\$4,000 00	School.
C 118519	Scottish Union....	3 yrs.	44 00	Feb. 19, 1922	4,000 00	School.
50209	London Guarantee.	3 yrs.	34 00	Feb. 19, 1922	4,000 00	School.
8182	Hudson Bay .....	3 yrs.	37 50	Feb. 19, 1922	3,000 00	School.
305391	British Colonial...	3 yrs.	33 00	Feb. 19, 1922	3,000 00	School.
129406	Western Asscs. ...	3 yrs.	33 00	Feb. 19, 1922	3,000 00	School.
1127	Canadian Accid't.	3 yrs.	17 00	June 1, 1922	2,000 00	School.
			\$242 50		\$23,000 00	
23012	Boiler Inspection..	3 yrs.	\$39 50	June 1, 1922	\$5,000 00	School.



CASH RECEIPTS.

It was very difficult to check cash received from the cash receipt stubs. Receipts are not given for all cash received, and in the case of fees received from teachers, the Treasurer holds same up for a time and deposits in one sum at different periods. The value of the cash receipt is thereby destroyed. Receipts should be given for all monies received, and the fees received should be deposited when received or as near to that date as possible.

PUBLIC SCHOOL

SALE OF PROPERTY.

Agreement was entered into with the Trustees of the Masonic Lodge on the 11th December, 1913, for the purchase by them for \$1,600, parts of lots 3 and 4 south side of John Street. Payments were to be made as follows: \$100 1st January, 1914, and the balance \$100 annually with interest at 5 per cent. Balance unpaid is now \$500 and statement of the payments is shown hereunder. Insurance policy on building is not in the Treasurer's care.

Date.	Principal Paid.	Interest.
January 5, 1914 .....	\$100 00	
January 8, 1915 .....	100 00	\$75 00
July 30, 1915 .....	200 00	.....
January 6, 1916 .....	100 00	65 47
January 2, 1917 .....	100 00	55 00
February 26, 1917 .....	100 00	.....
June 18, 1917 .....	100 00	.....
October 23, 1918 .....	100 00	59 49 Oct. 2
March 31, 1919 .....	100 00	.....
April 28, 1919 .....	100 00	.....
June 18, 1919 .....	.....	35 04
	\$1,100 00	

PUBLIC SCHOOL.

PURCHASE OF PROPERTIES.

Deeds of properties recently purchased for school purposes were seen and particulars of these are given. Deed of Lands, Julia Roche to Public School Trustees, Section No. 1, Township of Springer. June 27th, 1917—\$800, parts of Lot 1 and 2 North side of William Street. Michaud & Levesque to Public School Trustees. April 13th, 1917—\$900, parts of Lot 1 and 2 North side of William Street.

TOWN OF STURGEON FALLS.

Public School.

SUMMARY OF CASH BOOK FOR YEARS 1915, 1916, 1917, 1918, AND TO 30TH JUNE, 1919.

Year 1915.

Receipts.		Disbursements.	
Balance .....	\$1,060 60	Teachers' salaries .....	\$4,510 00
Fees .....	125 30	Other salaries .....	675 00
Government grants .....	1,014 44	Fuel and supplies .....	1,126 46
Township Springer, grant ..	176 00	Repairs .....	131 62
Local Municipal grant, tax ..	5,439 91	Examinations .....	15 40
Rebate .....	3 00	Equipment .....	87 64
Sale of old school .....	375 00	Savings account .....	275 00
Savings account .....	279 84	War tax stamps .....	06
		Balance—current .....	1,173 07
		savings .....	479 84
	<hr/>		<hr/>
	\$8,474 09		\$8,474 09

Year 1916.

Receipts.		Disbursements.	
Balance .....	\$1,652 91	Teachers' salaries .....	\$4,327 38
Fees .....	119 80	Other salaries .....	699 96
Government grant .....	940 80	Fuel and supplies .....	1,427 82
Township Springer, grant ..	81 96	Repairs .....	596 35
Local Municipal grant ....	7,846 11	Examinations .....	18 95
Old school sale .....	165 47	Printing and stationery ....	18 54
Interest on savings .....	19 85	Equipment .....	47 41
Sundry receipts .....	11 28	Insurance .....	242 00
		Sundries .....	24 65
		Balance .....	3,435 12
	<hr/>		<hr/>
	\$10,838 18		\$10,838 18

Year 1917.

Receipts.		Disbursements.	
Balance .....	\$3,435 12	Teachers' salaries .....	\$4,355 00
Government grant .....	919 84	Other salaries .....	747 56
Fees .....	60 00	Fuel and supplies .....	1,334 69
Local Municipal grant ....	5,000 00	Repairs .....	194 77
Township of Springer .....	95 00	Examinations .....	21 60
Sale of old school .....	355 00	Printing and stationery ....	4 29
Teachers' superannuation ..	76 78	Equipment .....	90 26
Sundry receipts .....	478 41	School grounds .....	1,743 61
		War tax .....	3 42
		Sundries .....	238 88
		Balance .....	1,686 07
	<hr/>		<hr/>
	\$10,420 15		\$10,420 15

## Year 1918.

<i>Receipts.</i>		<i>Disbursements.</i>	
Balance .....	\$1,686 07	Teachers' salaries .....	\$4,709 90
Fees .....	108 50	Other salaries .....	1,120 20
Government grant .....	1,041 68	Fuel and supplies .....	1,435 57
Township of Springer .....	92 00	Repairs .....	204 55
Local Municipal grant .....	7,500 00	Examinations .....	9 90
Sale of old school .....	159 49	Printing and stationery ...	8 72
Sundry interest on savings .....	32 03	Equipment .....	215 24
Superannuation fees .....	117 62	Sundry insurance .....	9 00
		School site .....	20 00
		Tuition Cadet Corps .....	50 00
		Balance .....	2,954 31
	<hr/>		<hr/>
	\$10,737 39		\$10,737 39

## To June 30th, 1919.

<i>Receipts.</i>		<i>Disbursements.</i>	
Balance .....	\$2,954 31	Teachers' salaries .....	\$3,029 93
Fees .....	80 40	Other salaries .....	506 50
Local Municipal grant .....	2,500 00	Fuel, supplies, etc. ....	281 79
Old school sale .....	235 04	Repairs .....	289 20
Superannuation fees .....	75 59	Insurance .....	275 00
Sundry receipts .....	10 00	Balance .....	1,492 24
Interest on savings .....	19 32		
	<hr/>		<hr/>
	\$5,874 66		\$5,874 66

## TOWN OF STURGEON FALLS.

*Public School.*

## BANK RECONCILIATION, JUNE 30TH, 1919.

Balance as per cash book .....		\$1,492 24
Balance as per pass book—savings .....	\$1,458 50	
Overdraft—current account .....	49 70	
	<hr/>	
	\$1,408 80	
Deduct outstanding cheques .....	38 37	
	<hr/>	
	\$1,370 43	
Balance cash in treasurer's hands at 30th June, 1919 .....	121 81	
	<hr/>	
	\$1,492 24	\$1,492 24

## OUTSTANDING CHEQUES.

Cheque No. 77 .....	\$9 00
78 .....	6 57
79 .....	5 79
80 .....	5 79
81 .....	5 61
82 .....	5 61
	<hr/>
	\$38 37

Balance of cash in treasurer's hands, deposited as follows:  
1919.

July 2 Savings account .....	\$35 04
2 Current account .....	86 77
	<hr/>
	\$121 81



## TOWN OF STURGEON FALLS.

*Public School.*

## PAYMENTS CHARGED TO WRONG ACCOUNTS.

## Year 1915.

- C. B. 76, March 30, cheque No. 171—Invoice in favor of Kerr, Davidson & Patterson for legal advice *re* Imperial Land question. Debited to fuel supplies account, \$17.08.  
 C. B. 76, April 27, cheque No. 187—Invoice for \$176.38, same manner as above.  
 C. B. 77, May 31, cheque No. 4—Invoice in favor of W. J. Roche for \$9.85, charged to equipment, maps, furniture, etc.  
 Above is distinctly for repairs to ventilators, etc.  
 C. B. 79, Nov. 12, cheque No. 168—Issued to Rev. C. Piercey, marked salary account, charged to fuel supplies, etc., \$25.00.  
 Above is for travelling expenses *re* Imperial Land Co., arrears of taxes.

## Year 1916.

- C. B. 81, cheque No. 2—In favor of Jesse Bradford for \$351.67, legal fees, charged to fuel supplies, etc.  
 C. B. 81—In favor of Kerr, Davidson, Patterson & McFarlane for ..... \$200 00  
 C. B. 82—In favor of Kerr, Davidson, Patterson & McFarlane for ..... 250 00  
\$450 00

## Cheques No. 25 and 34.

Above items are legal, and have been charged to supplies, fuel, etc.

- C. B. 85, cheque 138—In favor of Jesse Bradford for \$7.60, charged to supplies, fuel, etc., should be legal fees.  
 C. B. 85, Oct. 2, cheque No. 120—issued to W. C. Parliament, marked repairs, but charged to fuel, supplies, etc., \$58.57.  
 C. B. 85, Oct. 2, cheque 121—Issued to R. Lillie, marked repairs, but charged to fuel, supplies, etc., \$42.91.

## Year 1918.

- Oct. 18, cheque No. 145—Issued in favor of S. E. Parr, \$17.88, marked supplies, charged to equipment.  
 Dec. 17, cheque No. 175—Issued in favor of E. H. Winn, \$28.99, marked books, stationery, etc., but charged to equipment account.  
 Dec. 17, cheque No. 181—Issued in favor of Chas. W. Mash, \$1.39, marked equipment account, but charged to fuel supplies, etc.

## TOWN OF STURGEON FALLS.

*Public School.*

## NO VOUCHERS SEEN OTHER THAN CHEQUES.

## Year 1915.

- C. B. 77, June 21, cheque No. 209, in favor of C.P.R. for freight, \$170.20.  
 C. B. 79, Nov. 12, cheque No. 168—In favor of Rev. C. Piercey, \$25.00.

## Year 1916.

- C. B. 84, Aug. 1, cheque No. 100—In favor of Collector of Customs for \$29.48.

## Year 1917.

- C. B. 91, July 23, cheque No. 78—In favor of Jno. Cardiff for cartage, \$75.52.  
 C. B. 91, Aug. 31, cheque 88—In favor of B. McConnell, \$2.40.  
 C. B. 91, Aug. 31, cheque 89—In favor of Chas. Dyrill, \$4.80.  
 C. B. 91, Aug. 31, cheque 90—In favor of W. Hodgins, \$3.50.  
 C. B. 91, Sept. 1, cheque 91—In favor of Jno. Baxter, \$5.00.

## Year 1918.

- Cheque No 145, Oct. 17—In favor of Miss S. E. Parr for \$17.88.

## TOWN OF STURGEON FALLS.

*Public School.*

## PAYMENTS NOT AUTHORIZED IN MINUTE BOOK.

## Year 1915.

- C. B. 75, March 1, cheque No. 160—Issued to Tax Collector for \$11.56.  
C. B. 79, Nov. 12, cheque No. 168—Issued to Rev. C. Piercey, for \$25.00.

## Year 1916.

- C. B. 84, Aug. 1, cheque No. 99—Issued to C.P.R. for freight. \$195.78.  
C. B. 84, Aug. 1, cheque No. 100—Issued to Collector of Customs for \$29.48.

## Year 1917.

- Minute Book 183, authorized \$50.00 salary to be paid to E. Clerk.  
C. B. 88, cheque No. 28, dated March 10 is issued for \$12.90.  
Minute Book 184, authorized \$50.00 to be paid to Jno. Duncan, who is taking the place of E. Clark as caretaker.  
C. B. 89, cheque No. 36, dated April 2nd, amount is for \$37.10.  
C. B. 91, cheque No. 78, dated July 23—Issued in favor of Jno. Cardiff, cartage for \$75.52.  
C. B. 91, cheque No. 88, dated Aug. 31, B. McConnell for, \$2.40.  
C. B. 91, cheque No. 89, dated Aug. 31, Chas Dyrill, for \$4.80.  
C. B. 90, cheque No. 90, dated Aug. 31, W. Hodgins, for \$3.50.  
C. B. 91, cheque No. 91, dated Sept. 1, Jno. Baxter, for \$5.00.

## Year 1918.

- Minute Book 5, no authorization is included in minutes for payment of Miss Downey's salary, \$60.00. Passed by council, but left out in minute book.

## PUBLIC SCHOOL.

## TOWNSHIP LEVIES.

It was contended that in respect to the School Taxes paid by Township of Springer on account of their share in the Union School Section that these should be paid to the Town and by them to the Board.

This matter seems to be covered clearly by Section 24 of the Public School Act, which states:

“The collectors of each municipality in which a part of a union section is situate shall collect the school rates for that part; and the amount collected from the ratepayers in each part of the union section shall be paid by the respective collectors to the treasurer of the municipality in which such part of the union section is situate, and the treasurer shall pay over the same without any charge or deduction to the board entitled thereto.”

School Board apparently does not make a requisition on the township neither do they deduct the amount they expect to receive from the Township from the amount of their estimate to the Town.

The Township appear to have paid a fixed rate of about five mills on the assessment for the school section for some years past, and the clerk in writing states:

“Some years ago a request by the Town was made asking the Township to raise five mills on the dollar, but no other request was made since a few years. The clerk has continued to charge the same percentage as formerly asked.”

Equalization of assessment was made in the year 1915 and the Minutes of the Board under date of 31st May contain this information.



School Secretary states that the assessed value of the Public Supporters this year is \$16,385.

Assessment of Public School supporters in the Town should be added to the assessment of the supporters in the Township. The Township being called upon by the Board to pay them an amount, based upon the percentage of their assessment to the total assessment, of the estimates for the current year.

#### MINUTES.

Those for the several years were read over and it was noticed that Minutes of the 24th February, 1919, were not signed by the Secretary. With this exception they were in good form.

#### SEPARATE SCHOOL.

Treasurer of the Separate School Board when requested to present his books and vouchers stated that he could not do so on account of them being destroyed by fire. The following letter was received from him in connection with the matter.

"I am sorry to inform you that it is absolutely impossible for me to supply you with the information you have asked of me regarding the audit of the Separate School Books. All the books and other papers belonging to the Separate School, which I had in my possession, have been destroyed by fire on the 19th of July last when the store where they were kept was burnt.

I regret being unable to assist you in this instance, but you will understand that I can do nothing. I believe I could get copies of the entries of the bank books, as regards deposits, from the bank, and from this I might be able to give you a close figure of the amounts received from the Town Council. If this would be of any service to you I shall be pleased to obtain the information."

It was thought wise to take evidence under oath, and this was accordingly done.

Mr. E. Maurice, Treasurer, Separate School Board, sworn, stated that the School cash book, the paid cheques, bank pass books, and other documents were kept together in his place of business, but were not placed in the vault.

On July 19th, 1919, the building where such books and documents were contained was completely gutted by fire, and all papers destroyed.

Statements have been filed annually with the Department of Education, and outside reference to these he is not in a position to give any detailed information.

Minute Books are kept by the Secretary, Edouard Beaudin, and these are still in his care.

The Minute Books were seen and are written in French and are only signed by the Secretary. It is important that the signature of the Chairman be also affixed.

Mr. Maurice is bonded for \$2,000, the renewal receipt however, was burnt. The policy also was apparently destroyed. The insurance agent, when interviewed, gave the description of the policy as No. 6,902, Guardian, amount \$2,000, premium \$8.00, renewal receipt No. 1,751, expiry date 12th April, 1920.

Copy of the policy and renewal receipt should be requested from the Company and the documents placed with the Secretary for safe keeping.

Fire Insurance carried on the School Building is as follows:

Policy No.	Company.	Premium.	Expiry Date.	Amount.
84248	Nationale.....	\$62 50	18 Aug. 1922	\$5,000 00.
115324	Acadia Fire.....	50 00	18 Aug. 1922	4,000 00



SEPARATE SCHOOL BOARD.

STATEMENT OF ACCOUNT WITH TOWN.

On the attached statement, Separate School Board has received credit with the balance due them at the 31st December, 1909, as reported in the Provincial Municipal Auditors report 1910, page 106. They have also been credited annually with levies made in the collector's roll. Payments made by the Town to them have been charged against these levies, which resulted in a balance due them at 1st January, 1919, of \$6,634.38. In April and July of this year they were paid \$6,000, and on July 21st, in the Minutes of a special meeting of the Town Council, it was stated that the balance of \$634.38, as per Special Auditor's report, be paid the Separate School Board in full of Imperial Land arrears and levies of December 31st, 1918.

Scrutiny of the statement will show that this amount balanced up their account. One important matter, however, seems to have been overlooked. Under the Special Act of 1915, Section 6, it states that proportion of such arrears of taxes including any interest thereon, payable to the Separate School Board shall be 44 per cent. of the amount of such arrears set opposite each lot or parcel in the schedule hereto. The owner or occupant of which is entered in the Assessment Roll of the said Town for the year 1914 as a Separate School supporter.

This section gave an additional credit to the School Board of \$738.51. The amount being the difference between the levies made and uncollected in connection with the Imperial Land Co. and what was allowed them under the Act. The result is this, the Town's liability to the Separate School Board is \$738.51, but it must be distinctly remembered that the Town can only pay over to the School the tax moneys when collected. It is indeed a very difficult task to follow tax arrears in respect to what part is General Town, Public School or Separate School. It must be done according to the Act and accordingly an estimate has been made of the proportion of the Separate School levies not yet collected.

Statement as follows shows this amount to be \$855.26 and therefore the Town have apparently paid over \$116.75 in excess of what has been collected.

Amount of tax arrears at 16 August, 1919 .....	\$2,591 72
Less interest accumulations from 1 January, 1915. Estimated 25 per cent. of value .....	647 93
	<hr/>
	\$1,943 79
	<hr/>
School proportion of arrears, 44 per cent. ....	\$855 26

Separate School rates for the past several years were averaged and found to be 44 per cent. over the taxes paid by the Separate School supporters. Such percentage is used in determining the arrears uncollected for the school.

TAX LEVIES AND PAYMENTS THEREON.

Year.	Payments. Debit.	Levies. Credit.
December 31, 1909—By balance due .....	.....	\$1,706 94
December 31, 1910 .....	\$3,000 00	4,331 29
December 31, 1911 .....	4,000 00	4,533 17
December 31, 1912 .....	3,691 80	5,138 95
December 31, 1913 .....	5,000 00	6,060 59
December 31, 1914 .....	6,000 00	5,889 93
December 31, 1915 .....	5,560 59	5,675 85
December 31, 1916 .....	5,993 90	5,814 37
December 31, 1917 .....	5,500 00	5,993 78
December 31, 1918 .....	6,000 00	6,235 80
To balance .....	6,634 38	.....
	<hr/>	<hr/>
	\$51,380 67	\$51,380 67
January 1, 1919—By balance .....	.....	\$6,634 38
April 12 .....	\$2,500 00	
July 8 .....	3,500 00	
July 22 .....	634 38	
	<hr/>	<hr/>
	\$6,634 38	\$6,634 38
By difference in amount due under the Special Act, 1915, and levies made		\$738 51

COLLECTION OF SCHOOL RATES.

Sections of the Public and Separate School Act dealing with the levying of rates are given hereunder. It cannot be too strongly emphasized that the Town is responsible only for collections made. It will be noted that sums collected in excess of disbursements are to be paid over to the Board, this would refer no doubt to collections in excess of requisitions made by the Board.

Levies have been taken as credits to the School Boards in the foregoing statements, but the real credits is the amount of the collections. It is evident from this, that losses from income and business taxes and other abatements cannot form a credit to the School Boards as at present is the case. Schools have been credited with the total levies, but there have been a great many remissions made by Council in past years that have not been charged back to the school accounts.

PUBLIC SHCOOL, SECTION 47.

The Council of every local Municipality shall levy and collect upon the taxable property of the Public School supporters of the Municipality, or of the sections in the case of rural schools, in the manner provided in this Act, and in the Municipal Act, and the Assessment Act, such sums as may be required by the Board for school purposes; and shall pay the same to the Treasurer of the Board from time to time as may be required by the Board.

Every Municipal Council shall annually account for all moneys collected for public school purposes, and pay over the same to the School Board of the Municipality of the section.

Where the Municipal Council collects from the Public School supporters of any municipality, or of a school section, any sum in excess of the sums disbursed on account of the public school or schools within such Municipality or section such excess shall be credited to and paid over to the Board on whose account it has been collected.

## SEPARATE SCHOOLS, SECTION No. 70.

A Municipal Council, if so requested by the Board, at or before the meeting of the Council in the month of August in any year, shall, through their collector and other municipal officers, cause to be levied in such year upon the taxable property liable to pay the same all sums of money for rates or taxes imposed thereon in respect of separate schools.

Any expenses attending the assessment, collection or payment of school rates by the Municipal Corporation or any of its officers shall be borne by the corporation, and the rates or taxes, as and when collected, shall, within a reasonable time thereafter, and not later than the fourteenth day of December, in each year, be paid over to the Board without any deduction whatever.

## CONCLUSION.

Books and papers belonging to the Municipality are lying around in confusion in the Clerk's office. There is no vault accommodation and absolutely no protection against fire.

Purchase of some good filing cabinets and the adoption of a systematic method in filing all loose records is essential.

Safe should be bought so that all the most valuable records may be placed therein, or better still if an office could be secured wherein a vault is already installed.

Collector of Water Rates and Taxes should also be provided with a safe so that his records also may be secure from destruction by fire.

Courtesy of the Mayor and Officials during the audit is gratefully acknowledged.

Report and Statements are respectfully submitted.

HENRY GLOVER,  
*Municipal Auditor.*

Cost of this Audit, \$749.

123 Bay Street,

TORONTO, ONTARIO, November, 29th, 1919.

TO THE PUBLIC SCHOOL TRUSTEES,

*School Section No. 8,*

*Township of Colchester North, County of Essex, Ontario.*

GENTLEMEN,—Acting under instructions of the Provincial Municipal Auditor, Mr. J. W. Sharpe, K.C., an Inspection and Examination of the Books, Accounts, Vouchers, and Moneys of your School Section was made.

Audit was granted on a petition made by the school supporters.



## TOWNSHIP OF COLCHESTER NORTH.

## SCHOOL SECTION No. 8.

## TAX LEVIES.

Minute Book was not in use and the only memorandum was contained in the back of the cash book, and was not a record of any value. No record whatever could be seen of the estimates that should be submitted under Paragraph 73, Section O, which provides that one of the duties of the Trustees is to submit to the Municipal Council, on or before the first day of August or at such time as may be required by the Council, an estimate for the current year of the expenses of the schools under their charge.

Reference to the Township minute and by-law books disclosed that the inclusion in the summary of taxes to be levied for School Section No. 8 is as follows:

Year 1910, amount to be levied .....	\$600 00
Year 1911, amount to be levied .....	700 00
Year 1912, amount to be levied .....	700 00
Year 1913, amount to be levied .....	700 00
Year 1914, amount to be levied .....	700 00
Year 1916, amount to be levied .....	700 00
Year 1917, amount to be levied .....	700 00
Year 1918, amount to be levied .....	700 00

It will be noticed that in the above the year 1915 is omitted, this is on account of their being no record apparently made in these books for this year.

There appears to be in the year 1915 some controversy as to the correct amount payable to No. 8 School Section. The Secretary stated that owing to a balance of cash on hand it was not necessary to ask the Township Council to levy as much as formerly. So he requested the Clerk for \$500 for the year 1915. He received from the Township Treasurer, however, \$800, and no doubt, from conversations that have taken place, the Township Council must have assumed that they overpaid the School Section \$300, and accordingly they withheld \$300 of the 1917 levies to make good their apparent overpayment on the 1915 levy.

The only intelligent way to deal with this was to examine the Collector's Rolls and observe what had actually taken place.

Collector's Rolls from the year 1910 to 1918 were obtained, with the exception of the roll for the year 1915, which was missing and could not be located. This is rather a peculiar incident, as the only roll not presented was the one that was most essential to the enquiry.

Taxes levied against the school supporters for these years were listed, and appear on schedules attached hereto. All taxes which were marked School Section No. 8, were taken, and these appeared under concessions No. 7, 8 and 9.

Assessment Roll was dealt with for the year 1915, and the assessment for School Section No. 8 listed therefrom.

Tax Bills, as rendered by the tax collector for that year, exhibited a school rate of 3.5 mills. By taking the total school assessment for the year and multiplying it by this rate, the amount apparently levied in the collector's roll for the year 1915 was thereby determined.

The following extensions in the Collector's Roll do not appear to be correct:

Year 1911.—Con. 7, N. E. quarter lot 17, assessment \$1,400. Tax extension \$3.64, should be \$6.30. Apparently No. 7 School Section rate was used.

Year 1913.—Con. 7, S. E. quarter lot 17, assessment .....	\$1,600.00
Con. 7, S. E. quarter lot 15, assessment .....	1,350.00
Con. 7, S. W. quarter lot 16, assessment .....	1,550.00
This makes a total of .....	\$4,500.00

Tax extension was \$5.74, and should have been \$19.13. Apparently the assessment on lot 15 was only dealt with.

Year 1913.—Con. 7, N. half of lot 12, assessment \$3,050. Tax extensions \$19.96, should be \$12.96. This is apparently a direct error in calculation.

“Every Municipal Council shall annually account for all moneys collected for public school purposes and pay over the same to the School Board or the Municipality or the Section. Where the Municipal Council collects from the public school supporters of any Municipality or of a School Section any sum in excess of the sums disbursed on account of the public school or schools within such municipality or Section, such excess shall be credited to and paid over to the Board on whose account it has been collected.”

It appears that all taxes have been collected and there are no arrears against School Section No. 8. Statement of the School Section in account with the Township has been prepared. Credit has been given to the school for general and special levies as appearing in the Collector’s Rolls for the years 1910 to 1918, with the exception of 1915, where this information had to be determined from the assessment roll.

School Section was debited with cash payments made to them by the Township on account of such levies. The results shown are that the Township owes the School an amount of \$468.41. This amount is made up of the \$300 retained by the Township, and levies made in excess of payments paid over to the school. Contrast of each year’s figures can be made, as they appear on the same line. In the year 1914 there was an amount of \$133.18 collected in excess of the amount paid over. It would be wise for the trustees to reduce their estimates in the future so as to allow for the amount due them by the Township.

TOWNSHIP OF COLCHESTER, NORTH.

SCHOOL SECTION No. 8.

Re TAX LEVIES.

Debit.

Mar. 3, 1911	To cash .....	\$300 00	
Mar. 3, 1911	To cash .....	300 00	
			\$600 00
Mar. 13, 1912	To cash .....	\$400 00	
Mar. 13, 1912	To cash .....	300 00	
			700 00
Jan. 4, 1913	To cash .....	\$400 00	
Jan. 4, 1913	To cash .....	300 00	
			700 00
Dec. 13, 1913	To cash .....	\$400 00	
Dec. 15, 1913	To cash .....	300 00	
			700 00
Dec. 12, 1914	To cash .....	\$300 00	
Jan. 27, 1915	To cash .....	400 00	
			700 00

Debit.

Dec. 15, 1915	To cash .....	\$250 00	
Feb. 2, 1916	To cash .....	550 00	
			800 00
Dec. 15, 1916	To cash .....	\$300 00	
Mar. 14, 1917	To cash .....	400 00	
			700 00
Apr. 17, 1918	To cash .....	\$400 00	
			400 00
Dec. 14, 1918	To cash .....	\$300 00	
Jan. 16, 1919	To cash .....	400 00	
			700 00
			\$6,000 00
Oct. 28, 1919	To balance, due School Section No. 8 .....		468 41
			\$6,468 41

Credit.

1910	By General Levy .....	\$300 00	
	By Special Levy .....	307 82	
			\$607 82
1911	By General Levy .....	\$300 00	
	By Special Levy .....	390 59	
			690 59
1912	By General Levy .....	\$300 00	
	By Special Levy .....	407 30	
			707 30
1913	By General Levy .....	\$300 00	
	By Special Levy .....	408 65	
			708 65
1914	By General Levy .....	\$300 00	
	By Special Levy .....	533 18	
			833 18
1915	By General Levy .....	\$300 00	
	By Special Levy (assessment roll) .....	515 06	
			815 06
1916	By General Levy .....	\$300 00	
	By Special Levy .....	397 90	
			697 90
1917	By General Levy .....	\$300 00	
	By Special Levy .....	414 83	
			714 83
1918	By General Levy .....	\$300 00	
	By Special Levy .....	393 08	
			693 08
			\$6,468 41



TOWNSHIP OF COLCHESTER, NORTH.

SCHOOL SECTION No. 8.

TAX LEVIES—COLLECTOR'S ROLL.

1910.			1911.		
Con. 7.	Con. 8.	Con. 9.	Con. 7.	Con. 8.	Con. 9.
\$4 02	\$4 55	\$5 42	\$3 64	\$5 85	\$3 49
4 66	3 61	2 70	5 18	4 64	7 65
9 80	21 00	3 58	4 99	27 23	5 18
8 05	3 61	2 41	12 60	4 86	4 54
8 05	3 61	4 02	10 68	4 64	5 18
3 74	3 68	6 44	10 35	10 80	4 14
8 40	3 61	4 02	5 18	4 56	4 14
4 72	8 40	3 22	10 80	7 70	4 14
4 90	9 10	.....	6 08	5 85	.....
4 02	4 55	.....	7 20	5 63	.....
4 20	4 38	.....	12 60	4 64	.....
4 55	3 57	.....	6 30	5 04	.....
4 90	4 72	.....	5 18	6 08	.....
4 02	3 60	.....	3 11	6 98	.....
4 90	3 60	.....	6 30	4 64	.....
8 40	2 45	.....	10 35	3 15	.....
4 55	2 45	.....	7 20	3 38	.....
4 90	5 42	.....	11 03	5 85	.....
16 80	4 38	.....	11 25	4 64	.....
4 55	3 67	.....	10 35	4 95	.....
4 02	4 02	.....	6 53	5 18	.....
4 02	3 85	.....	6 53	4 95	.....
4 90	5 25	.....	.....	6 75	.....
.....	3 60	.....	.....	4 64	.....
.....	6 89	.....	.....	8 87	.....
.....	3 67	.....	.....	4 72	.....
.....	5 50	.....	.....	7 08	.....
.....	4 20	.....	.....	5 40	.....
<hr/>			<hr/>		
Con. 7	Con. 8	Con. 9	Con. 7	Con. 8	Con. 9
7 \$135 07	\$140 94	\$31 81	\$173 43	\$178 70	\$38 46
8 140 94			178 70		
9 31 81			38 46		
<hr/>			<hr/>		
Total \$307 82			\$390 59		
Rate 3½ mills.			4½ mills.		

TOWNSHIP OF COLCHESTER, NORTH.

SCHOOL SECTION No. 8.

TAX LEVIES--COLLECTOR'S ROLL.

1912.			1913		
Con. 7.	Con. 8.	Con. 9.	Con. 7.	Con. 8.	Con. 9.
\$6 66	\$5 55	\$3 33	\$7 65	\$6 37	\$9 35
4 81	4 63	8 05	8 07	4 25	3 83
5 37	33 48	4 72	11 04	5 95	5 10
5 74	4 63	4 13	7 02	38 46	5 52
9 62	5 18	5 00	8 28	12 11	16 14
6 11	3 70	5 00	6 37	11 90	.....
7 22	10 55	4 13	14 66	5 86	.....
5 55	4 63	4 13	5 74	7 23	.....
12 77	10 36	.....	7 23	6 37	.....
5 74	6 29	.....	5 74	3 83	.....
5 00	4 63	.....	6 37	7 23	.....
6 48	5 55	.....	7 23	6 37	.....
7 59	7 03	.....	8 71	8 07	.....
10 18	4 63	.....	19 96	5 74	.....
12 21	5 37	.....	25 07	5 74	.....

	\$9 62	\$3 33	.....	\$7 02	\$5 31	.....
	21 46	4 63	.....	.....	7 65	.....
	20 72	5 55	.....	.....	10 35	.....
	5 92	4 63	.....	.....	5 95	.....
	5 00	5 00	.....	.....	8 50	.....
	.....	4 81	.....	.....	6 80	.....
	.....	7 40	.....	.....	5 95	.....
	.....	6 66	.....	.....	26 56	.....
	.....	4 63	.....			
	.....	5 18	.....			
	.....	5 18	.....			
	.....	8 51	.....			
	.....	7 40	.....			
	.....	5 92	.....			
Con. 7	\$173 77	\$195 04	\$38 49	\$156 16	\$212 55	\$39 94
8	195 04			212 55		
9	38 49			39 94		
Total	\$407 30			\$408 65		
Rate	3 7-10 mills.			4¼ mills.		

TOWNSHIP OF COLCHESTER, NORTH.

SCHOOL SECTION No. 8.

TAX LEVIES, BASED ON ASSESSMENT ROLL.

1915 ASSESSMENTS.

	Con. 7.	Con. 8.	Con. 9.
	\$2,800 00	\$2,430 00	\$4,000 00
	2,400 00	1,325 00	1,600 00
	4,000 00	4,460 00	2,000 00
	2,700 00	12,210 00	1,330 00
	2,400 00	4,000 00	1,760 00
	5,000 00	3,800 00	.....
	2,650 00	2,300 00	.....
	4,900 00	4,320 00	.....
	2,500 00	2,080 00	.....
	2,350 00	.....	.....
	2,900 00	2,300 00	.....
	5,050 00	1,225 00	.....
	3,000 00	2,280 00	.....
	10,400 00	2,240 00	.....
	2,560 00	2,190 00	.....
	.....	2,090 00	.....
	.....	2,650 00	.....
	.....	1,940 00	.....
	.....	2,370 00	.....
	.....	2,450 00	.....
	.....	2,280 00	.....
	.....	4,120 00	.....
	.....	2,650 00	.....
	.....	2,500 00	.....
	.....	2,750 00	.....
	.....	2,380 00	.....
	.....	2,760 00	.....
	.....	2,760 00	.....
Con. 7	\$55,610 00	\$80,860 00	\$10,690 00
8	80,860 00		
9	10,690 00		
Total	\$147,160 00		
Rate	3.5 mills.		
Tax	\$515 06		

TOWNSHIP OF COLCHESTER, NORTH.

SCHOOL SECTION No. 8.

TAX LEVIES—COLLECTOR'S ROLL.

1914			1916		
Con. 7.	Con. 8.	Con. 9.	Con. 7.	Con. 8.	Con. 9.
\$10 73	\$8 97	\$12 87	\$22 08	\$5 64	\$3 80
9 56	8 97	18 35	6 67	3 16	17
6 80	45 75	6 63	5 64	28 18	5 29
17 36	17 39	6 79	11 50	15 87	2 88
10 14	4 82	7 41	5 41	10 12	4 26
8 19	15 02	12 48	6 44	10 01	4 72
15 21	14 04	14 04	6 67	4 83	4 14
6 80	8 42	5 27	12 31	5 29	3 11
8 58	7 18	.....	5 64	2 76	7 48
10 73	7 68	.....	11 04	5 29	.....
15 80	4 43	.....	5 41	5 06	.....
30 81	7 68	.....	6 44	5 18	.....
8 39	9 24	.....	6 67	5 18	.....
8 39	7 06	.....	11 27	6 10	.....
9 36	7 06	.....	6 79	4 83	.....
.....	6 24	.....	25 65	5 45	.....
.....	8 97	.....	5 64	5 41	.....
.....	8 97	.....	18 40	4 92	.....
.....	7 25	.....	.....	20 24	.....
.....	8 46	.....	.....	5 56	.....
.....	7 27	.....	.....	6 56	.....
.....	12 40	.....	.....	5 93	.....
.....	9 63	.....	.....	10 81	.....
.....	8 07	.....			
.....	10 76	.....			
.....	10 76	.....			
Con. 7	\$176 85	\$272 49	\$179 67	\$182 38	\$35 85
8	272 49		182 38		
9	83 84		35 85		
Total	\$533 18		\$397 90		
Rate	3 9-10 mills		2 3-10 mills		

TOWNSHIP OF COLCHESTER, NORTH.

SCHOOL SECTION No. 8.

TAX LEVIES—COLLECTOR'S ROLL.

1917			1918		
Con. 7.	Con. 8.	Con. 9.	Con. 7.	Con. 8.	Con. 9.
\$24 00	\$5 88	\$3 96	\$23 23	\$5 63	\$0 12
6 96	29 40	12	6 67	3 16	3 80
5 76	3 42	4 44	5 52	28 18	3 68
12 00	10 44	3 00	12 30	10 35	4 83
5 64	10 68	5 52	5 40	10 58	3 10
6 72	16 56	3 24	6 44	5 29	5 29
12 84	5 04	5 04	12 30	10 24	7 59
5 88	5 52	3 24	6 44	4 83	.....
6 72	5 64	7 68	5 63	5 29	.....
11 28	5 52	.....	10 81	5 40	.....
5 52	2 88	.....	5 52	5 29	.....
6 96	5 52	.....	6 67	2 76	.....
6 96	5 28	.....	6 67	5 06	.....
12 72	5 64	.....	12 19	5 40	.....
24 60	6 36	.....	6 78	6 09	.....
7 08	5 04	.....	23 57	5 04	.....
5 88	4 92	.....	18 40	4 71	.....



	\$19 20	\$6 65	.....	\$5 63	\$6 37	.....
	.....	5 28	.....	.....	10 23	.....
	.....	5 40	.....	.....	10 12	.....
	.....	10 56	.....	.....	5 86	.....
	.....	5 88	.....	.....	5 29	.....
	.....	6 84	.....	.....	6 55	.....
	.....	6 24	.....	.....	5 98	.....
	.....	11 28	.....	.....	5 40	.....
	.....	.....	.....	.....	5 40	.....
Con. 7	\$186 72	\$191 87	\$36 24			
8	191 87			\$180 17	\$184 50	\$28 41
9	36 24			184 50		
				28 41		
Total	\$414 83					
Rate	2 4-10 mills			\$393 08		
				2 3-10 mills		

CASH SHORTAGE 1908.

In the year 1908 the Township Municipal Cash Book shows three payments of \$200 each to the School Secretary. The amounts appearing in the school cash book are, \$150.00, \$200.00 and \$200.00. This amount of \$150.00, however, was not the original entry. An erasure had been made and the amount first entered can be distinctly read as ending in two 00.

The bank pass book for that year was missing, and the bank, upon request, kindly furnished a written sheet to take its place. The deposit into the bank was \$150.00 and this agrees with the cash book entry. However, the School Secretary stated he had sometimes cashed the cheques from the Municipality and paid sundry accounts and deposited the balance.

There is little doubt but that the Secretary had received the three cheques for \$200.00 or \$600.00, and to confirm this the annual report that he submitted to the School Inspector was obtained from the Inspector, D. A. Maxwell, at Windsor, and compared with the cash book.

The amount reported on such report was \$600.00, thus proving the amount the Township paid him. It is possible for the original cheque issued by the Township to be turned up if it is necessary.

The cash on hand at end of year 1908, according to the cash book, was \$173.72, and this balance was after the Secretary had debited himself with \$150.00 instead of \$200.00.

The balance on the annual report to the Inspector was also \$173.72, and here he had debited himself with the \$200.00.

Payments were checked up and it was observed that in two cases the items had been reported incorrectly and the figures certainly look as if they had been altered. These items as stated in the report were:

Paid for building, site, school furniture, etc. ..	\$58 20—this should be ....	\$38 20
Paid for rents, fuel, cleaning school houses ..	83 43—this should be ....	53 43
Making a total of .....	\$141 63	\$91 63
Or a difference of .....		50 00
		\$141 63

An interest item of ninety cents (90c.) had not been entered either in the cash book or the school report.

## CASH SHORTAGE—1909

Cash Book for the year 1909 was badly mutilated. Several of the pages had the upper portion torn off and these parts could not be found. The present Secretary states that the book was in this condition when he received it, while the previous one claims otherwise.

Taking the cash book as it is, the receipts are entered on one page and this was not defaced. In respect to the payments, the totals at the foot of the pages were taken and the following result obtained:

Cash on hand, 1 January, 1909 .....	\$173 72
Receipts for year .....	630 55
	<hr/>
	\$804 27
Payments for year .....	\$573 29
	<hr/>
Cash on hand, 31 December, 1909 .....	\$230 98

Again reference was made to the Annual Report sent to the School Inspector, as a Provincial Legislative grant of \$40.00 had not been entered in the cash book, and there was also an interest item of \$2.60 omitted.

On the Annual Report both these items appear, and again the payments shown on the Inspector's report were apparently increased to offset these items amounting to \$42.60.

The amount for rents, fuel, etc., appears to be increased.

## CASH SHORTAGE—1910.

Cash Book for the year 1910 was mutilated similar to that of 1909. However, it was possible to determine the receipts and by again taking the page totals of the payments, the results for that year are:

Cash on hand, 1 January, 1910 .....	\$230 98
Receipts .....	698 93
	<hr/>
Total .....	\$929 91
Less payments .....	664 14
	<hr/>
Cash on hand, 31 December, 1910 .....	\$265 77

Annual Report to Inspector agrees with this in respect to the receipts, the payments however, are \$75.00 in excess and it appears that the section "Paid for Building, Site, School Furniture, etc." was increased by this amount.

In the cash book the pencil footings of the receipts have apparently been changed from \$929.91 to \$829.91, and there was originally carried over as a cash balance on hand \$165.77, the difference being exactly \$100.00. For some reason this has been marked over in pencil to read \$190.77, which is the balance called for on the Inspector's report, but \$75.00 less than the cash book balance as shown above.

An interest item of \$3.66, as credited by the bank in the savings account, was not entered in the cash book nor on the annual report.

## CASH SHORTAGE—1911.

Summary at the end of the entries in cash book for the year 1911 appears as:

Receipts for year .....	\$882 37
Expenses .....	601 23
	<hr/>
Balance on hand .....	\$281 14



Expenses, according to the cash book, are \$581.23, and alterations are distinctly observed, changing these figures to \$601.23.

CASH SHORTAGE STATEMENT.

Statement has been prepared as follows, and the cash differences or shortages as enumerated heretofore, stated thereon.

The total amount to be accounted for by the Secretary is \$192.16.

While the audit was in progress the Secretary's attention was drawn to these amounts and a memo given him thereof. He signified his willingness to make good any amount that could be pointed out as a mistake on his part.

FRED GARNER,

In account with

SCHOOL SECTION No. 8.

TOWNSHIP OF COLCHESTER, NORTH.

To cash entered in cash book on February 8th, 1908, as \$150.00, should be \$200.00 .....	\$50 00
To interest per bank pass book, October 31st, 1908, not entered in cash book .....	90
To Provincial Legislative grant, not entered in cash book in 1909, but appears on report to School Inspector .....	40 00
To interest per bank pass book, April 30th, 1909, not entered in cash book .....	2 60
To cash balance carried forward incorrectly at 31st December, 1910, appears as \$190.77, should be \$265 77 .....	75 00
To interest per bank pass book, April 30th, 1910, not entered in cash book. ....	3 66
To cash balance carried forward incorrectly at 31st December, 1911, appears as \$281.14, should be \$301.14 .....	20 00
Total to be accounted for by Secretary .....	\$192 16

CASH BOOK.

Summaries of the cash book from the year 1904 to 1919 are attached hereto, and it will be noted that where the balance carried forward from one year to another is different, explanations are given hereunder.

Cash Book was added for these sixteen years with the exception of the payments in the years 1909 and 1910, where the cash book was mutilated. It was possible, however, by the page total of figures being intact to prove back these pages to some extent and there are only small amounts that could not be determined.

Payments made by the Township to the School Section were checked and found correct with the exception of the year 1908, which has been reported on separately.

Taking these cash summaries year by year, the following comments are made thereon:

- 1904, 1905, 1906, and 1907.—Neatly prepared and all the writing in ink.
- 1908.—Additions were all made in lead pencil. On April 3rd, 1908, the Township paid to the School an amount of \$200. This appears in the Municipal cash book and the voucher number is 388. Entry was made in the School cash book as \$150, but was altered from another amount containing two ciphers.
- 1909.—Footings were made in pencil. Page torn completely out. Receipts not added and page apparently containing these rewritten. Pages after July and to December torn so that top half of page was missing. Summary of pages made show total payments as \$573.29. Legislative grant for \$40 not entered.



1910.—All entries made in lead pencil. Pages all mutilated, top half being torn out: Addition of receipts should be apparently \$929.91, but the hundreds figures have been changed, and it may read either \$829.91 or \$929.91. Shortage in balance carried forward to 1st January, 1911, \$75, explained as follows:

Balance to be carried forward .....	\$265 77	
Balance that was carried forward .....	190 77	
	<hr/>	
A difference to be accounted for of .....	\$75 00	
Error in receipts addition .....	.....	\$100 00
Balance carried forward as .....	\$190 77	
Original figures altered from .....	165 77	
	<hr/>	
	25 00	
	<hr/>	
	\$100 00	\$100 00

1911.—All entries made in lead pencil. Expense total altered to \$601.23 in summary. Difference of \$20 to be accounted for.

1912.—All entries made in lead pencil. Summary 1c. out of balance.

1913.—Entries partly in ink and partly in pencil. Totals all in pencil.

1914.—All entries made in lead pencil. Interest item April 30th, amount \$11.35, not entered until 1915. Balance of \$935.31 was not amended and this amount is included in the 1915 receipts.

1915.—T. Bullock was secretary and received a cheque from F. Garner for \$33.31 under date of December 27th, to make good difference as shown in cash book. Difference of 2c. reduced the balance this amount. All enteries in ink since new Secretary took charge, but footings in pencil.

1916.—Entries made in ink.

1917.—Entries made in ink, added and balanced.

1918.—All entries made in ink. Footings not complete. Bank reconciliation at 31st December attached hereto. Balance of 2c. adjusted. County and Legislative grant entered as February 19th for an amount of \$20.90. This is an error, as it was already entered in the year 1917, under date of December, as County grant \$10.45, Legislative grant \$10.45; making a total of \$20.90.

1919.—Has not been completed, and the figures extracted therefrom appear to be correct. Cash balance on hand at 31st October has been reconciled with the bank pass book and statement of same is attached. Outstanding cheque, J. Rustin, 1916, for \$1, and John Heil, 1917, for \$10 should be adjusted, as these do not appear to have been presented to the bank for payment. Balance carried forward at January 1st, 1919, of \$431.99 is not correct as this amount should be \$344.91. The bank balance in pass book at December 5th, 1918 is \$431.99, and a reconciliation in cash book produces same result. Outstanding cheques not taken into account however.

CASH BOOK SUMMARIES.

1904	Balance .....	\$10 03	Payments .....	\$381 40
	Receipts .....	449 05	Balance .....	77 68
		<hr/>		<hr/>
		\$459 08		\$459 08
1905	Balance .....	\$77 68	Payments .....	\$657 89
	Receipts .....	580 50	Balance .....	29
		<hr/>		<hr/>
		\$658 18		\$658 18

1906	Balance .....	\$0 29	Payments .....	\$535 00
	Receipts .....	534 85	Balance .....	14
		<hr/>		<hr/>
		\$535 14		\$535 14
1907	Balance .....	\$0 14	Payments .....	\$529 21
	Receipts .....	566 04	Balance .....	36 97
		<hr/>		<hr/>
		\$566 18		\$566 18
1908	Balance .....	\$36 97	Payments .....	\$476 63
	Receipts .....	613 38	Balance .....	173 72
		<hr/>		<hr/>
		\$650 35		\$650 35
1909	Balance .....	\$173 72	Payments .....	\$573 29
	Receipts .....	630 55	Balance .....	230 98
		<hr/>		<hr/>
		\$804 27		\$804 27
1910	Balance .....	\$230 98	Payments .....	\$664 14
	Receipts .....	698 93	Balance .....	265 77
		<hr/>		<hr/>
		\$929 91		\$929 91
1911	Balance .....	\$190 77	Payments .....	\$581 23
	Receipts .....	691 60	Balance .....	301 14
		<hr/>		<hr/>
		\$882 37		\$882 37
1912	Balance .....	\$281 14	Payments .....	\$737 68
	Receipts .....	741 68	Balance .....	285 14
		<hr/>		<hr/>
		\$1,022 82		\$1,022 82
1913	Balance .....	\$285 13	Payments .....	\$738 19
	Receipts .....	962 60	Balance .....	509 54
		<hr/>		<hr/>
		\$1,247 73		\$1,247 73
1914	Balance .....	\$509 54	Payments .....	\$651 98
	Receipts .....	1,077 75	Balance .....	935 31
		<hr/>		<hr/>
		\$1,587 29		\$1,587 29
1915	Balance .....	\$935 31	Payments .....	\$855 66
	Receipts .....	771 38	Balance .....	851 03
		<hr/>		<hr/>
		\$1,706 69		\$1,706 69
1916	Balance .....	\$851 01	Payments .....	\$793 24
	Receipts .....	933 01	Balance .....	990 88
		<hr/>		<hr/>
		\$1,784 12		\$1,784 12
1917	Balance .....	\$990 88	Payments .....	\$760 10
	Receipts .....	473 08	Balance .....	703 86
		<hr/>		<hr/>
		\$1,463 96		\$1,463 96
1918	Balance .....	\$703 86	Payments .....	\$814 98
	Receipts .....	456 05	Balance .....	344 93
		<hr/>		<hr/>
		\$1,159 91		\$1,159 91
1919	Balance .....	\$344 91	Payments .....	\$673 54
	Receipts .....	756 90	Balance .....	428 27
		<hr/>		<hr/>
		\$1,101 81		\$1,101 81

## BANK RECONCILIATION, AT 31ST DECEMBER, 1918.

To balance, per pass book .....	\$360 41	
By Outstanding Cheques:		
1916 Auditing, J. Ruston .....	\$1 00	
1918 Auditing, J. Ruston .....	1 00	
1918 Auditing, W. Nelson .....	1 00	
1918 Oiling floor, Mrs. Ruston .....	2 50	
1917 Wood, John Heil .....	10 00	
		\$15 50
By balance .....		344 91
	\$360 41	\$360 41
To balance, per cash book .....	\$344 93	
By stamp cheque, August 8th, \$14.80 .....		\$0 02
By balance .....		344 91
	\$344 93	\$344 93

## BANK RECONCILIATION, AT 31ST OCTOBER, 1919.

To balance, per pass book .....	\$523 45	
By Outstanding Cheques:		
1916 Auditing, J. Ruston .....	\$1 00	
1917 Wood, J. Heil .....	10 00	
1919 Oil, etc., Mr. Birse .....	3 85	
1919 Paper, S. H. Sadler .....	5 25	
1919 Teacher, Miss Sutherland .....	68 25	
1919 Janitor, H. Wagner .....	6 00	
1919 Sundry items, 3c., 5c., 25c., 5c., 55c.; appearing in cash .....	93	
book, but no cheque drawn therefor ....		\$95 28
By balance .....		428 17
	\$523 45	\$523 45
To balance, per cash book .....	\$428 27	
By cheque in bank, \$11.56; in cash book, \$11.46 .....		\$0 10
By balance .....		428 17
	\$428 27	\$428 27

## BANK ACCOUNT.

Formerly the bank account was a personal one and the Secretary did not deposit all receipts intact into the bank, but on Mr. Bullock being appointed he deposited all receipts and made withdrawals by cheques. The cheques are now stated to be signed by all three trustees, and in that respect they should be very complete. However, as it is only a savings account the cheques are held by the bank and are not returned.

It would be better to open a current account so that all cheques are returned to the Secretary and they can then be placed before the Auditor for scrutiny. As it is now the cash book entry appears to be the only proof of payment and is entirely unsatisfactory.

The loss in interest would be small compared with the additional check on the finance.

## AUDITORS.

Signatures of auditors appear on the cash books, but they apparently did not realize the importance of their position. Their remuneration of \$1 is certainly insufficient, but greater care should have been taken.



BANK INTEREST.

Interest earned on balance carried in the Savings Bank account was compared with the corresponding entries appearing in the cash book kept by the School Secretary. It was noticed that the following items of interest were not debited in the cash book and are to be accounted for.

October 31st, 1908 .....	\$ 90
April 30th, 1909 .....	2 60
April 30th, 1910 .....	3 66
	<hr/>
	\$7 16

In the case of the interest in 1908, this amount was not included in the annual report to the School Inspector.

It is peculiar that the \$2.60 in 1909, omitted from cash book, appears in the annual report.

The item of \$3.66 did not appear in the report for 1910.

MINUTES.

It shall be the duty of the Secretary:

To keep a full and correct record of the proceedings of every meeting of the Board in the minute book provided by the Board for that purpose, and to see that the minutes, when confirmed, are signed by the chairman of the meeting.

There is no minute book kept and the few records made at the end of the cash books are not sufficient.

Meetings of Trustees should be held at regular intervals and all matters dealt with in the intervening period passed on.

Form of Minutes could be as follows:

Date.

Place and time.

Those present.

Minutes of previous meeting read and confirmed.

Correspondence received, read and mention made of its final disposition.

Accounts passed for payment, names, purpose and amount to be entered.

Any other matters that need consideration, such as appointment of teachers, caretaker, etc. Salary and date of appointment to be mentioned.

Resolutions properly proposed and seconded with the respective Trustees' names attached to cover all procedure, is essential.

Resolution to adjourn.

Minutes to be signed by Chairman and Secretary, or by all three Trustees would be better.

INSURANCE AND BONDS.

No policy was seen, but Mr. Bullock stated that he had secured insurance in the Kent and Essex Farmers Mutual Fire Insurance Company for \$600 on building and \$100 on contents. Premium is \$7, and he expected to receive the policy in a few days.

It has not been the custom to have the Secretary give a bond. •

The Trustees' attention is directed to the following section of the Public Schools Act, in this respect.

“If a Board refuses or neglects to take proper security from the Treasurer or other person to whom it entrusts school moneys, and any school moneys are forfeited or lost to the Municipality, Section or Board in consequence of such refusal or neglect, every member of the Board shall be personally liable for such moneys, and the same may be recovered by the Board or any ratepayer interested therein, suing on behalf of himself and all ratepayers of the Municipality or Section interested in any court of competent jurisdiction; but no member shall be liable if he proves that he made reasonable efforts to procure the taking of such security. c. 89, s. 122.”

#### ANNUAL REPORTS.

Statements, as rendered yearly to the School Inspector, are on a printed form. It is noticeable that they bear the signatures of the three Trustees and also the Auditor. Mr. D. A. Maxwell, when interviewed at Windsor, at once promised to mail whatever reports were needed. He spoke of the great many difficulties in having the reports filled in correctly owing to the changes in the school secretaries, and their not being familiar with such work.

He suggested that one Treasurer act for all school sections in a township so that uniformity in method may be obtained. Someone that was not only familiar with the work, but could be recompensed sufficiently to spend the time necessary to perform such duties diligently.

#### CASH BOOK—GOVERNMENT FORM.

Invoice or some form of account or receipt giving details should be secured by the Secretary before payment is made.

There were no vouchers supporting the payments made presented for audit, so the cash book entries had to be taken as they appeared.

Sample sheet of the cash book for schools as approved by the provincial authorities is submitted, and it would be well for a new cash book to be procured immediately and put into use for the new year.

The columns provided therein, separating the receipts into several sources of revenue and the payments into their many purposes, is of great benefit.

A simple summary of the column totals will form a cash statement and permit of filling in the annual report to the School Inspector without a further analysis of the cash book.

The kind attention of the Township Officials and the School Secretary is gratefully acknowledged. The foregoing Report and Statements are respectfully submitted.

HENRY GLOVER,  
*Provincial Municipal Auditor.*

Cost of this Audit, \$265.20.



REPORT OF AUDIT OF THE ACCOUNTS OF THE TOWNSHIP OF  
CRAMAHE, COUNTY OF NORTHUMBERLAND, PROVINCE  
OF ONTARIO.

FOR THE YEARS 1904 TO 1918 INCLUSIVE.

The Books and Records of this Township we found in very fair condition, except that in the earlier years vouchers were not to be found for expenditures, but in every case, the Minutes of Council gave authority for payments, except in the few instances which are noted under the various years. Later, vouchers or orders on the Treasurer, properly endorsed, were examined for all expenditure items. If any proper check was missing a note appears in the report in the corresponding year.

The Tax Collector's Rolls for each year under consideration were examined, a test made of the extensions and additions, and the totals compared with the entries of taxes received in the various years. These agreed, on the whole, very closely, some slight errors being found which are noted as they occur. Tests were also made of rates as contained in the Rolls, and as recorded in Council Minutes. School rates were also compared and confirmed. Any variation occurring is noted in the report covering each separate year.

Bank Pass Books and Bank Cheques were not available for the years 1904 to 1908, but the Standard Bank furnished us with an abstract of the account, by which we were enabled to compare the items. The variations are noted in the report of each year.

The amount stated in the Treasurer's books as being on hand January 1st, 1904 is \$472.18, and we were compelled to accept this as a starting point, although the Bank statement at this date gives the balance as \$1,189.47. Beyond stating the Bank balance as shown no effort has been made to reconcile the Bank account until the year 1918, which is shown in the report of that year.

An effort has been made to separate repair and capital expenditures on roads and bridges (including culverts, sidewalks, etc.). This has not been done in the past. We have also endeavoured to prepare a statement of assets and liabilities as on December 31st, 1918.

Former statements made no mention of the assets contained in school buildings, bridges, culverts, roads, sidewalks, etc., etc. Also in regard to liabilities, there have been, and we believe are now, some outstanding liabilities which have never been shown in the statement of the Auditors. Thus, on May 25th, 1906 a by-law was passed, No. 608, to authorize the issue of debentures to the amount of \$2,000 to be paid at the rate of \$200 each year. No statement of the outstanding liability on these debentures appears in the statements of the succeeding years. At the present time, there is outstanding Municipal Telephone Debentures amounting to \$32,000, the first of which accrues due January 1st, 1920. All of this amount is therefore now a liability against the Township.

We have not made a complete audit of the accounts of the Municipal Telephone Co., but furnished them with information collected from their records which was required by the Ontario Railway Board.

Every effort possible was made by the officials of the Township to help us in arriving at the facts of the various transactions. All books, records, vouchers or papers that were required and could be located, were placed at our disposal.



The following are the notes of any differences, or explanations of entries or transactions, which came under our observation and which we considered as being necessary to the report, to make clear to the ratepayers the exact condition of affairs as we found them.

YEAR 1904.

Cash on hand at commencing, stated by Cash Book to be \$472.18, Bank Statement shows \$1,189.47.

One item of expenditure for \$11.98 in Miscellaneous Accounts was not passed by Council.

Cash on hand at end of year, Book says \$1,751.66, Bank \$1,135.70.

YEAR 1905.

No vouchers were available, but all payments were passed by Council, vide Minutes.

Capital and repair expenditures on roads, bridges, etc., have been separated as far as possible.

Cash on hand per books, \$127.68, Bank \$1,086.80.

YEAR 1906.

Item June 29th, 1906, \$2 refund; item October 10th, 1906, \$16 jurors, not authorized by Council.

Law costs should be \$6.70 not \$1 as stated.

The cash on hand December 31st, 1906 should be, therefore, \$152.23 not \$157.93. No Bank account can be found for this year nor for 1907 and 1908. The Standard Bank at Colborne stated they have no record of a Township Bank account for these years. We are therefore unable to verify cash on hand.

YEAR 1907.

The Statement furnished us shows 1906 taxes received as \$2,386.09 and on unassessed property \$19.

The actual cash received in 1907 on 1906 taxes was \$2,345.09 leaving \$41 outstanding taxes of 1906 in arrears. These arrears were paid in 1908 and 1909. If the additional \$41 and \$19 were paid to the Collector this year, the Township does not appear to have received this \$60.

The correct amount of the Collector's Tax Roll was received this year by the Township.

Attention is called to the years 1908 and 1909 in which the arrears of \$41 have been paid up.

In the Tax Roll for 1907 the different rates for the School Sections are not stated. This is contrary to precedent, having been done in all the others examined. In the Council Minutes *re* By-law No. 619 relating to these rates, the rates are not stated. By-law No. 619 is not copied in the By-law book, nor can the signed and sealed copy of By-law 619 be found. There is nothing in the assessment or total taxes for this year, to indicate any abnormal rate, the total being an increase of only \$1,000 over 1906.

October 18th, 1907, \$16.50 Jurors, was not passed by Council.

Corrected Cash Balance on hand is \$2,085.46. No Bank Statement.

## YEAR 1908.

Some small changes in the manner of stating the items of receipts and expenditures have been made, but none to alter the general result. The corrected amount of overdraft is \$1,722.85, the difference arising in 1906. There is no Bank record. October 11th, 1908, \$16 jurors, was not passed by Council.

## YEAR 1909.

The original Tax Roll total reads \$13,415.82, but on account of many changes made through the roll in red ink, the total has been altered to \$13,526.39 an increase of \$110.57. The total increase should have been \$119.56. This difference of \$8.99 has evidently been collected, but not received by the Township, however, there were collected arrears of taxes \$25.27 over and above the arrears outstanding. There is nothing to indicate how the arrears arose.

The total overdraft is now, according to the books, \$2,742.50. For this year we find now, a proper bank pass book, and the cash received has in most instances, been deposited in the bank. One item collected in January 1909 did not reach the bank until November of the same year.

December 31st, 1909, the bank book shows a balance on hand of \$195.85. In December of this year the deposits are less than cash received. During the three years 1907-8-9 the bank account was evidently kept in conjunction with some other account, and only on the election of a new Treasurer was the balance turned over, and the proper account opened in the Castleton Branch.

## YEAR 1910.

In this year, a number of ratepayers in Colborne, were not charged with the special school rate of 3-9/10 mills, paying only the General Township and County Rates, and Trustees' Rate. This omission resulted in a loss to the Township funds in this year, of \$171.

This remittance of the special school rate for Colborne seems to have been customary, although we cannot find any reason for so doing, and also, in the year 1908, this rate was not remitted, but was paid by all.

An account of Wm. McCrackin passed by Council as \$112.50 was paid January 29th, 1910 as \$124.

## YEAR 1911.

Arrears of taxes from 1910 were paid this year. \$3,460.23 in arrears of 1911 were carried over into 1912.

The books show an overdraft of \$636.21 at the end of the year.

## YEAR 1912.

The arrears of 1911 taxes were paid with an excess of \$39.80. We cannot tell where this excess comes from unless it is money received by the Township from the County for taxes on property returned uncollectable. The books show an overdraft of \$1,233.17.

## YEAR 1913.

During this year the bank deposits do not seem to bear any relation to the amounts collected. We have found that the Collector has made a payment of taxes collected, but the deposit was not made until much later and not always the



same amount, any difference arising would then be made up at a later deposit. The question to ask would be, where was this money during the interval? See our notes on the year 1909. The Township has been losing the interest on some of this tax money.

In this year, interest amounting to \$23.60 was allowed by the bank. This sum was not credited as being received. The balance on hand should therefore be \$369.31 instead of \$345.71 as the books show.

#### YEAR 1914.

The bank allowed interest this year of \$11.10 and \$1.40, but these amounts were not taken as cash receipts. These sums would increase the balance on hand by this total—\$12.50.

The same condition as to deposits pertains to this year as formerly. There appears to be no relation between the cash received and that placed in the bank.

#### YEAR 1915.

In this year the Telephone Company was started and various items of Telephone accounts appear in the Township books. On December 31st, 1915, the Telephone Company was indebted to the Township to the amount of \$445.40, paid as follows:

Cheque 247 .....	\$300 00
“ 249 .....	100 00
“ 295 .....	17 90
“ 296 .....	17 50

and two items of \$5 each paid apparently in cash as no cheque can be found or bank book entry. This debt was discharged in 1916.

Arrears of taxes amounting to \$1 from 1912, were paid up this year. Interest was allowed by the bank \$11.60, but the amount was not entered in the cash receipts.

In January 1915 there was an item entered in the cash receipts of \$42.50 which was subscription by Councillors and Officers of the Belgium Relief Fund. There is no indication that this money ever reached the fund, but was absorbed into the General Funds of the Township.

On March 2nd, 1915, a deposit was made in the bank of \$137.54. This amount was not entered in the cash book as a receipt, but it appears to have been two cheques, one of \$49.54 and one of \$88. These two cheques appear in the cash book as payments made to the collector for rebates and property returned (see folio 137 of cash book), and there was no reason for them to be deposited in the township account, unless some previous amount, which was credited, had been held out, and this would have the effect of making up such shortage. Our statement corrects this difference. The item of \$100 for Belgium Relief Fund, has the appearance of having being inserted after the cash book was closed and added up. There is no evidence of any kind that this amount was paid as purported. There is no cheque, no bank entry, and no voucher or acknowledgment. We have placed this item in our statement, but the amount will have to be made up at the end of 1918. Payments to school sections on folio 150 were not passed by Council, although the vouchers appear to be correct.



The conditions of the Cash and Bank accounts give us the impression that a sort of fast and loose system existed in regard to Township funds, which were held out from the bank for indefinite periods and deposited in unequal amounts and without any reference to the amounts collected.

For some years, as before stated, no regular Township bank account existed, and the funds were evidently carried in some personal account of which we can find no clue. During the past few years (1909 to 1918) the Treasurer's books have been kept right by outside help, and many entries were made and some irregularities crept in, of which the Treasurer was totally ignorant. The Auditors annually appointed by the Council, simply checked the cash expenditures with the vouchers, and made no attempt to see whether the cash on hand agreed with the bank balance. If they had done so, they would have found that generally it did not agree, and that the Township was steadily losing interest that it should have received from the bank.

There was an error of \$4 in addition to the Collector's Tax Roll for this year. This, however, was paid up in 1916.

#### YEAR 1916.

In this year, a similar deposit to that of 1915 was made in the bank account of \$259.94, which consisted of cheques paid to the collector for rebates and property returned. These would only have been deposited in this way to make up a shortage which should have been placed in the bank at the time the full taxes were paid. See cash book, folio 3, February 29th, 1916. March, 1916, cash book, folio 4. Fines of \$10 were collected. This amount was not put in the bank.

A Township note of \$600 with charges of \$3.16 was charged to the Telephone Company by the Bank, in January, 1916. This was paid by the Township, by Telephone accounts in 1915 of \$445.40, and a cheque in 1916 of \$157.76. This money must have been borrowed by the Township in 1915, but no record of it was made. On May 30th, 1916, the cash book shows a receipt of \$51, but the bank has a deposit of \$551 on the same date. This, with the Belgian Relief Fund amount of \$100 makes up the \$600 loan, and illustrates the irregularity of the proceedings. Thus, \$600 borrowed from the bank in 1915, did not go into the bank account until May, 1916.

In September, 1916 the bank charged up \$44.40 for which there is no explanation or voucher. There is no entry in the books for this amount. A cash receipt of \$61.50 in 1916 was not deposited in the bank. At the end of this year the cash book balance is \$886.53, which is made up of \$2,146.77 of the Telephone System and an overdraft of \$1,260.24 of the Township. The Telephone balance was, in 1917, taken over into a separate set of books, but the Township books continue to carry this amount of \$2,146.77. Our statement gives the correct figures.

#### YEAR 1917.

The arrears of 1916 taxes show on the statement as being \$3,735.02, but in 1917 these arrears were paid, and amounted to \$4,244.15, an increase of \$509.13. No clue is presented as to why these arrears were so greatly increased.

The same discrepancy between the receipts of cash and the deposits in the bank appear this year as in former years.

The Telephone account is not kept in the Township books this year, although the balance is still retained.

There appears an item of \$1,500 paid out to the Telephone Company. Is this a payment for consideration, or is it a loan? If the latter, it apparently remains due to the Township from the Telephone Company, and up to the end of 1918 has not been paid. (See note in 1918 re \$200.)

YEAR 1918.

All arrears of taxes have been paid up including some errors in addition occurring in the Collector's Rolls of 1914, 1915 and 1917.

On April 2nd, 1918, the bank book shows a deposit of \$200 marked "Telephone," which item does not appear in the cash book. Is this a payment against the \$1,500 of 1917? And why was it not placed in the cash book? We have inserted this item in our statement.

The final Bank Balance on December 31st, 1918, appears in the pass book as ..... \$5,375.38

The outstanding cheques are .....	\$0 30	
.....	304 00	
.....	402 36	
.....	300 59	
.....	177 46	
.....	9 65	
.....	3 00	
.....	13 70	
.....	6 00	
		\$1,217 06
This was the actual cash on hand .....		\$4,158 32
The balance shown by our statement is .....		4,002 79
To which should be added interest, 1913.....		23 60
1914.....		12 50
1915.....		11 60
Also Belgian Relief Fund not paid .....		100 00
		\$4,150 49

The cash on hand is \$7.83 over what the account calls for. This surplus is due to the great irregularity in making deposits, as has been previously noted, the cash received was not placed in the bank for many weeks or months later, and then in irregular amounts, and, in this way, errors were sure to occur. There seems to be good evidence that at various times the cash on hand was short of the actual receipts, but whatever shortage occurred was later made up by deposits placed in the bank.

We beg to advise that in future all receipts of money from any source, be at once deposited in the bank, and that no payment of any kind be made without a bank cheque being issued to make it. Also, that payments should not be entered in the cash book until actually made.

There is no reason for the cash book showing a balance due the Treasurer. If funds are not to be had for payments, there is no advantage in making the entries until funds are forthcoming.

The circumstance of a balance being due the Treasurer arose in the years 1907-8-9, during which time no proper bank account was kept, and the probable truth is that there was no actual amount due, but only from entries being made before the cash was paid over, unless it was the case that these payments were made from cash receipts which were not deposited or credited, but were held back by some one, and only reached the Township's account at some later time.

We also advise the establishment of a ledger, with accounts to take care of items which arise as liabilities, but which do not enter into the cash statement until paid. Purchases of lumber, steel, cement, supplies, etc., for which the Township will later have to pay will then be clearly stated; also, contracts for labour on roads, bridges, culverts, and sidewalks. We were unable to prepare a statement of liabilities, as sufficient data was not available to estimate the amount of outstanding accounts.

It has been a source of great gratification to us, that, in spite of many irregularities, and much mismanagement of the accounts, we have been unable to discover any shortage which had not been thoroughly rectified previous to the time when we undertook the audit.

Yours very truly,

N. L. MARTIN, C.A.

Cost of this Audit, \$215.26.

TOWNSHIP OF CRAMAHE.

County of Northumberland, Ontario.

1904.

RECEIPTS.

Cash on hand per Treasurer's Cash Book .....	\$472 18	
Taxes, arrears, 1903 .....	1,821 86	
Taxes, 1904 .....	8,855 89	
Taxes, non-resident .....	167 65	
Legislative School grant .....	275 00	
Deposit re vote on Electric Railway .....	100 00	
Refunds .....	31 00	
Timber sold .....	26 00	
Fines .....	1 00	
License Fund .....	30 00	
	\$11,780 58	\$11,780 58

EXPENDITURES.

Salaries and allowances .....	\$683 40	
Roads and bridges (all repairs) .....	1,732 37	
Board of Health .....	18 25	
Charity .....	99 82	
Rebates .....	125 73	
Law costs .....	174 93	
Elections .....	154 48	
Refunds, Statute Labour .....	55 42	
Refunds, deposit .....	100 00	
Stationery and printing .....	57 50	
Sheep damages .....	103 31	
Heating and lighting .....	9 21	
Bonus, wire fence .....	21 25	
School grant .....	302 81	
Tree planting .....	8 00	
Schools .....	5,908 06	
Miscellaneous .....	474 38	
Balance .....	1,751 66	
		\$11,780 58



TOWNSHIP OF CRAMAHE.

County of Northumberland, Ontario.

1905.

RECEIPTS.

Cash from 1904 .....	\$1,751 66	
Taxes, 1904 .....	1,712 98	
Taxes, 1905 .....	10,512 50	
Taxes, non-resident .....	8 72	
Legislative school grant .....	273 00	
Loans .....	1,200 00	
Timber sold .....	194 00	
Refunds .....	15 00	
Fines .....	51 00	
Licenses .....	33 33	
Rent .....	6 00	
	\$15,758 19	\$15,758 19

EXPENDITURES.

Salaries and allowances .....	\$668 00	
Roads, bridges, maintenance .....	1,571 35	
Roads, bridges, Capital Account .....	350 70	
Board of Health .....	16 00	
Charity .....	189 15	
Costs .....	28 76	
Elections .....	52 00	
Refunds and rebates of taxes .....	113 57	
Stationery and printing .....	168 76	
Sheep damages .....	311 28	
Heating and lighting .....	32 54	
School grant distribution .....	273 00	
County taxes, 1904 .....	1,763 60	
County taxes, 1905 .....	2,212 46	
Loans repaid .....	1,200 00	
Bonus tree planting .....	2 00	
Interest on loans .....	20 50	
School maintenance .....	6,324 56	
Miscellaneous .....	332 28	
Balance .....	127 68	
		\$15,758 19

TOWNSHIP OF CRAMAHE.

County of Northumberland, Ontario.

1906.

RECEIPTS.

Balance forward from 1905 .....	\$127 68	
Taxes, 1905 .....	1,396 00	
Taxes, 1906 .....	11,082 03	
Taxes, non-resident .....	5 44	
Legislative school grants .....	551 00	
Loan, Standard Bank .....	1,000 00	
Timber sold .....	45 75	
Refunds .....	3 00	
Fines .....	6 00	
Licenses .....	54 00	
Rents .....	51 25	
Excess of Vanslyke Taxes .....	15 87	
	\$14,348 02	\$14,348 02

EXPENDITURES.

Salaries and allowances .....	\$610 40	
Roads and bridges, repairs .....	1,492 52	
Roads and bridges, capital .....	422 42	
Board of Health .....	15 50	
Charity .....	76 55	
Law costs .....	6 70	
Elections .....	36 00	
Refunds .....	55 98	
Stationery and printing .....	138 48	
Sheep damages .....	139 51	
Heating and lighting .....	3 23	
Legislative school grant .....	551 00	
County rate .....	2,787 20	
School rate .....	6,345 20	
Loans .....	1,000 00	
Interest .....	15 70	
Rebates .....	175 08	
Miscellaneous .....	324 32	
		\$14,195 79
Balance .....		\$152 23

TOWNSHIP OF CRAMAHE.  
County of Northumberland, Ontario.

1907,

RECEIPTS.

Balance from 1906 .....	\$152 23	
Taxes, 1906 (\$41.00 outstanding) .....	2,345 09	
Taxes, 1907 .....	11,491 68	
Taxes, non-resident .....	37 58	
Legislative railway grant .....	835 04	
Loans .....	1,600 00	
Timber sales .....	101 50	
Rents .....	19 00	
Fines .....	3 00	
Miscellaneous receipts, incl. refunds .....	34 50	
		\$16,619 62
	\$16,619 62	\$16,619 62

EXPENDITURES.

Salaries and allowances .....	\$739 80
Roads and bridges .....	1,743 51
Roads and bridges, Capital account .....	988 82
Stationery and printing .....	93 09
Law costs .....	3 52
Refunds .....	65 35
Charity .....	65 98
Interest .....	168 75
Board of Health .....	23 50
Loans paid .....	1,600 00
Heating and lighting .....	42 10
Sheep damages .....	111 34
School grant .....	835 04
Teachers' salaries .....	2,811 58
School rates .....	1,867 63
Debentures paid .....	200 00
Elections .....	36 00
Bonus, fencing .....	80 09
County rates .....	2,611 90
Rebates .....	81 22

Miscellaneous, capital account .....	109 68	
Miscellaneous .....	255 26	
		<u>\$14,534 16</u>
Balance .....		\$2,085 46

## TOWNSHIP OF CRAMAHE.

County of Northumberland, Ontario.

1908.

## RECEIPTS.

Balance from 1907 .....	\$2,085 46	
Taxes, 1906 (\$21.00 outstanding) .....	20 00	
Taxes, 1907 .....	3,712 94	
Taxes, 1908 .....	7,640 59	
Taxes, non-resident .....	98 24	
Legislative grant .....	614 00	
Loans .....	700 00	
Rents .....	2 00	
Refunds .....	3 49	
School accommodation and equipment .....	336 00	
Miscellaneous .....	70 70	
	<u>\$15,283 42</u>	\$15,283 42

## EXPENDITURES.

Salaries and allowances .....	\$735 60	
Roads and bridges, repairs .....	1,971 72	
Roads and bridges, capital .....	430 12	
Stationery and printing .....	172 06	
Law costs .....	45 12	
Refunds .....	95 00	
Charity .....	9 00	
Board of Health .....	15 00	
Loans paid .....	700 00	
Debentures paid No. 2 .....	200 00	
Heating and lighting .....	6 26	
Sheep damages .....	34 00	
School grants .....	614 00	
School accommodation and equipment .....	336 00	
School rate .....	4,601 08	
School teachers' salaries .....	3,898 11	
Interest .....	95 75	
Elections .....	36 00	
Bonus, wire fence .....	24 50	
County rate .....	2,674 50	
Rebates .....	108 68	
Miscellaneous .....	203 77	
	<u>\$17,006 27</u>	
Overdraft .....		\$1,722 85

## TOWNSHIP OF CRAMAHE.

County of Northumberland, Ontario.

1909

## RECEIPTS.

Taxes, 1908 .....	\$4,370 64	
Less rt'd. uncollectable .....	116 08	
	<u>\$4,254 56</u>	
Taxes, 1909 .....	8,170 24	
Taxes, arrears .....	46 27	
Legislative school grant .....	1,036 00	
Loans .....	1,260 25	
Fines .....	4 50	
Miscellaneous .....	77 08	
	<u>\$14,848 90</u>	



EXPENDITURES.		
Salaries and allowances .....	\$760 89	
Roads and bridges, repairs .....	1,797 92	
Roads and bridges, capital account .....	601 18	
Law costs .....	12 06	
Rebates and refunds .....	195 97	
Charity .....	23 75	
Interest .....	107 30	
Board of Health .....	45 00	
Loans paid .....	1,260 25	
Heating and lighting .....	8 00	
Sheep damages .....	33 33	
School purposes .....	6,791 87	
School grant .....	1,036 00	
Debentures paid No. 3 .....	200 00	
Bonus, wire fence .....	11 85	
County rate .....	2,674 50	
Stationery and printing .....	33 41	
Miscellaneous .....	275 27	
		\$15,868 55
Balance overdraft .....		\$1,019 65
Overdraft, from 1908 .....		1,722 85
Total overdraft .....		\$2,742 50

TOWNSHIP OF CRAMAHE.  
County of Northumberland, Ontario.  
1910.

RECEIPTS.		
Taxes, 1909 .....	\$5,362 00	
Refund .....	29 52	
Timber sold .....	18 00	
Loans (Standard Bank) .....	4,395 11	
Non-resident tax .....	78 04	
Grants .....	1,192 10	
Fines .....	10 00	
Miscellaneous .....	31 50	
Taxes, 1910 .....	11,961 77	
		\$23,078 04

EXPENDITURES.		
Salaries and allowances .....	\$743 30	
Stationery and printing .....	67 89	
Roads and bridges, repairs .....	4,660 07	
Roads and bridges, capital .....	570 25	
Charity .....	142 92	
Board of Health .....	16 00	
Miscellaneous .....	410 71	
Property returned uncollectable .....	32 30	
Rebates .....	86 42	
Refund .....	9 00	
Bonus, wire fence .....	66 30	
Elections .....	36 00	
Heating and lighting .....	21 90	
School grants .....	1,192 10	
School purposes .....	7,238 09	
Sheep damages .....	18 66	
Law costs .....	19 04	
Interest .....	179 45	
Debentures .....	200 00	
County rate .....	2,706 51	
Loans paid .....	4,395 11	
		\$22,812 02
Balance .....		266 02
Overdraft, 1909 .....		2,742 50
Total overdraft .....		\$2,476 48

## TOWNSHIP OF CRAMAHE.

County of Northumberland, Ontario.

1911.

## RECEIPTS.

Taxes, 1910 .....	\$4,816 93	
Taxes, 1911 .....	13,450 71	
Fines .....	18 00	
Refunds .....	7 60	
Non-resident taxes .....	57 23	
Timber sold .....	45 00	
Tiles sold .....	2 00	
Loans .....	2,800 00	
School grant .....	1,305 70	
Rents .....	25 90	
Interest .....	26 84	
		\$22,555 91

## EXPENDITURES.

Salaries and allowances .....	\$737 85	
Stationery .....	78 11	
Roads and bridges, repairs .....	1,396 21	
Roads and bridges, capital .....	244 10	
Elections .....	36 00	
Board of Health .....	26 00	
Heating and lighting .....	27 25	
Law costs .....	3 00	
Commuted Statute Labour .....	3,038 87	
Bonus .....	67 87	
Sheep killed .....	11 00	
Debentures .....	200 00	
Interest .....	60 00	
County rate .....	2,688 80	
Loans paid .....	2,864 95	
School .....	8,803 90	
Refund .....	16 26	
Property returned .....	22 84	
Rebates .....	42 31	
Miscellaneous .....	204 44	
Charity .....	165 88	
		\$20,715 64
Balance .....		1,840 27
Overdraft, 1910 .....		2,476 48
Total overdraft .....		\$636 21

## TOWNSHIP OF CRAMAHE.

County of Northumberland, Ontario.

1912.

## RECEIPTS.

Taxes, 1911 .....	\$3,500 03	
Taxes, 1912 .....	11,626 99	
Non-resident taxes .....	67 72	
Legislative school grants .....	860 00	
School grants .....	336 00	
Advances by bank .....	2,600 00	
Sales of tile .....	18 75	
Overdraft at end of year .....	1,233 17	
		\$20,242 66

EXPENDITURES.

By overdraft .....	\$636 21	
Salaries and allowances .....	753 80	
Election expense .....	36 00	
Printing and stationery .....	109 31	
Heating and lighting .....	23 17	
Charity .....	143 55	
Debentures redeemed .....	200 00	
Interest in debentures .....	50 00	
Sheep damages .....	23 33	
Board of Health .....	20 00	
Law costs .....	8 65	
County rate .....	2,963 56	
Refunds .....	4 00	
Bonus, wire fence .....	141 75	
Grant, Agricultural Society .....	50 00	
Loans repaid .....	2,600 00	
Interest thereon .....	12 95	
School purposes .....	8,585 56	
Commuted Statute Labour .....	254 66	
Roads and bridges, capital .....	514 37	
Roads and bridges, repairs .....	2,851 68	
Rebate .....	28 11	
Property returned .....	26 57	
Miscellaneous .....	205 43	
		\$20,242 66

TOWNSHIP OF CRAMAHE.

County of Northumberland, Ontario.

1913.

RECEIPTS.

Taxes, 1912, \$1.00 arrears .....	\$3,254 31	
Taxes, 1913 .....	15,882 83	
Advances by bank .....	3,000 00	
Non-resident taxes .....	45 84	
School grants .....	829 36	
Arrears of taxes .....	43 84	
Sales of tile .....	10 00	
Sales of timber .....	8 00	
Fines .....	6 00	
Rent of hall .....	8 00	
Labour returned .....	3 00	
		\$23,091 18

EXPENDITURES.

By overdraft .....	\$1,233 17
Salaries and allowances .....	760 60
Stationery and printing .....	137 09
Law costs .....	1 00
Roads and bridges, capital .....	566 90
Roads and bridges, repairs .....	3,585 52
Charity .....	74 05
County rates .....	2,963 56
Board of Health .....	115 22
Agricultural Soc., grant .....	50 00
Debenture redeemed .....	200 00
Interest in debentures .....	40 00
Loans repaid .....	3,000 00
Heating and lighting .....	21 04
Refunds .....	57 02
Election expense .....	36 00
Interest .....	64 85



School purposes .....	\$9,070 93	
Rebates .....	255 24	
Property returned .....	5 20	
Miscellaneous .....	232 18	
Sheep damages .....	142 00	
Wire fence bonus .....	133 90	
Balance .....	345 71	
		<hr/>
		\$23,091 18

## TOWNSHIP OF CRAMAHE.

County of Northumberland, Ontario.

1914.

## RECEIPTS.

To balance .....	\$345 71	
Taxes, 1913, (1912, \$1.00, arrears outstanding) .....	549 41	
Taxes, 1914 .....	17,182 07	
Non-resident taxes .....	34 37	
Advances by bank .....	3,950 00	
Sales .....	22 46	
Rent of hall .....	1 00	
School grants .....	820 65	
Fines .....	20 00	
		<hr/>
		\$22,925 67

## EXPENDITURES.

Salaries .....	\$744 20	
Roads and bridges, capital .....	407 60	
Roads and bridges, repairs .....	2,650 08	
Stationery and printing .....	111 10	
Charity .....	98 45	
County rate .....	3,871 89	
School purposes .....	9,335 18	
Board of Health .....	35 45	
Debentures redeemed .....	200 00	
Interest in debentures .....	30 00	
Sheep damages .....	28 00	
Heating and lighting .....	33 83	
Agricultural Soc., grant .....	50 00	
Refunds .....	8 00	
Bonus, wire fence .....	266 32	
Election expense .....	36 00	
Rebates .....	191 47	
Property returned .....	84 82	
Miscellaneous .....	230 60	
Loans repaid .....	3,950 00	
Interest .....	104 40	
Balance .....	459 18	
		<hr/>
		\$22,925 67

## TOWNSHIP OF CRAMAHE.

County of Northumberland, Ontario.

1915.

## RECEIPTS.

To balance .....	\$459 18	
Councillors' contribution to Belgian Relief Fund ....	42 50	
Taxes, 1914 (1912, \$1.00) .....	885 52	
Taxes, 1915 .....	19,635 80	
Non-resident taxes .....	86 88	
Excess taxes .....	30 20	

Fines .....	5 00	
School grant .....	1,237 36	
Advances by bank to township.....	4,400 00	
Advances by bank to Telephone System .....	2,000 00	
Red Cross Fund .....	1,115 85	
Sales .....	2 25	
		<hr/>
		\$39,900 54

EXPENDITURES.

Salaries and allowances .....	\$846 35	
Stationery and printing .....	122 74	
Law costs .....	50 00	
Roads and bridges, capital .....	321 76	
Roads and bridges, repairs .....	3,473 37	
School purposes .....	9,868 55	
Charity .....	124 30	
County rate .....	4,965 51	
Board of Health .....	85 60	
Debentures and interest .....	220 00	
Loans repaid .....	4,400 00	
Interest thereon .....	110 63	
Red Cross Fund .....	1,115 85	
Sheep damages .....	29 34	
Refunds .....	24 50	
Belgian Relief Fund .....	100 00	
Miscellaneous .....	368 47	
Rebates .....	88 00	
Property returned .....	49 54	
Patriotic contribution .....	92 00	
Heating and lighting .....	19 40	
Wire fence bonus .....	52 25	
Telephone account paid by Township .....	445 40	
Telephone account paid by Telephone System .....	10,507 95	
Agricultural So., grant .....	50 00	
Balance, Telephone Co. ....	1,492 05	
Balance, Township account .....	876 98	
		<hr/>
		\$39,900 54

TOWNSHIP OF CRAMAHE.

County of Northumberland, Ontario.

1916.

RECEIPTS.

To Township balance .....	\$876 98	
To Telephone balance .....	1,492 05	
Contributions, Sick Children's Hospital .....	5 00	
Municipal Telephone System .....	2,686 86	
Borrowings, Telephone System .....	12,200 00	
Taxes, 1915 .....	1,023 38	
Fines .....	11 00	
Patriotic contribution .....	1,441 00	
Non-resident taxes .....	12 45	
Township borrowings .....	2,000 00	
Tile, sales .....	8 75	
School grants .....	1,347 18	
Taxes, 1916 .....	22,200 00	
		<hr/>
		\$45,304 65

EXPENDITURES.

Salaries and allowances .....	\$870 50
Heating and lighting .....	48 31
Municipal Telephone System .....	14,232 14
Brighton Telephone System .....	264 00

Roads and bridges, capital .....	\$202 53	
Roads and bridges, repairs .....	2,602 28	
Charity .....	83 14	
Schools .....	9,634 77	
Debentures redeemed and interest .....	210 00	
Loans paid and interest .....	2,044 75	
Board of Health .....	36 40	
Stationery and printing .....	93 99	
County rate .....	8,901 58	
Sheep damages .....	126 00	
Grants .....	90 00	
Patriotic purposes .....	2,545 00	
Miscellaneous .....	278 09	
Property returned .....	17 49	
Rebates .....	242 45	
Refunds .....	19 04	
Bonus, wire fence .....	12 00	
Percy Telephones .....	16 40	
Municipal Tele. Collections, ch. 580 .....	1,689 50	
Municipal Tele. System, Ch. 117 .....	157 76	
Telephone balance .....	2,146 77	
		<hr/>
		\$46,544 89
Township overdraft .....		<hr/>
		\$1,260 24

TOWNSHIP OF CRAMAHE.

County of Northumberland, Ontario.

TELEPHONE ACCOUNT.

1915.			
Dec. 31,	To advances by bank .....	\$12,000 00	
	Sundry payments .....		\$10,507 95
1916.			
Dec. 31	To sundry collections .....	2,686 86	
	Advanced by bank .....	12,200 00	
	Sundry payments .....		14,232 14
	Balance .....		2,146 77
		<hr/>	
		\$26,886 86	\$26,886 86

RECONCILIATION OF TELEPHONE ACCOUNT.

1916.			
Dec. 31,	Cash book balance .....	\$2,146 77	
	Add. Chg. 117. This cheque was deposited in amount of \$169.26, but was not entered in cash book. The \$11.50 difference is entered on Folio 18 .....	157 76	
		<hr/>	
		\$2,304 53	
	Deduct—		
	Township note charged to telephone account (adjusted as shown below) .....	\$603 16	
	Two items not entered in cash book but charged by bank in Septem- ber, 1916 .....	34 40 10 00	
	Cash receipt entered on folio 18, and not deposited in 1916, and appar- ently never deposited .....	61 50	709 06
		<hr/>	
			\$1,595 47
1916.			
Dec. 31,	Telephone, bank book balance .....	\$798 60	
	Add cash entered in cash book but deposited, Jan., 1917 .....	1,730 50	
		<hr/>	
		\$2,529 10	
	Less outstanding cheques as per list .....	933 63	
		<hr/>	
			\$1,595 47



TOWNSHIP OF CRAMAHE.

County of Northumberland, Ontario.

1917.

RECEIPTS.

Taxes, 1916 .....	\$4,244 15	
Patriotic contributions .....	231 50	
Non-resident taxes .....	190 58	
Arrears .....	12 15	
Statute Labour refunded .....	17 00	
Sales .....	10 00	
Rent of hall .....	13 00	
Fines .....	1 00	
Advanced by bank .....	1,500 00	
By-law No. 711 .....	626 72	
Taxes, 1917 .....	25,750 00	
School grants .....	1,115 90	
		<div>\$33,712 00</div>

EXPENDITURES.

Salaries and allowances .....	\$995 20	
Printing and stationery .....	171 99	
Heat and light, and care of building .....	100 69	
Roads and bridges, capital .....	150 00	
Roads and bridges, repairs .....	3,337 59	
Charity .....	25 00	
Patriotic purposes .....	20 00	
School purposes .....	10,119 32	
Board of Health .....	54 40	
Miscellaneous .....	90 00	
Property returned .....	67 82	
Rebates .....	166 18	
Brighton Telephone System .....	324 00	
Law costs .....	150 00	
Wire fence bonus .....	15 20	
Sheep damages .....	303 50	
County rate .....	10,112 68	
Municipal Telephone System .....	1,500 00	
Grants .....	90 00	
Loans repaid and interest .....	1,538 70	
Refunds .....	33 70	
Overdraft, January, 1917 .....	1,260 24	
Balance, December 31, 1917 .....	3,085 79	
		<div>\$33,712 00</div>

TOWNSHIP OF CRAMAHE.

County of Northumberland, Ontario.

1918.

RECEIPTS.

To Balance .....	\$3,085 79	
Taxes, 1917 .....	3,466 16	
Telephone .....	200 00	
Non-resident taxes .....	143 62	
School grant .....	1,240 76	
Dog kennels .....	6 50	
Taxes, 1918 .....	22,500 00	
Brighton Telephone System .....	46 01	
Sales .....	10 00	
		<div>\$30,698 84</div>

## EXPENDITURES.

Election expense .....	\$45 00	
Salaries and allowances .....	1,067 20	
Stationery and printing .....	140 99	
Heat and light and care of building .....	54 92	
Law costs .....	30 00	
Roads and bridges, capital .....	657 46	
Roads and bridges, repairs .....	1,367 82	
Charity .....	129 35	
School purposes .....	10,299 32	
Municipal Telephone System .....	1,242 48	
Percy Telephone System .....	58 50	
Grants .....	65 00	
Brighton Telephone System .....	322 00	
Refunds .....	7 50	
Board of Health .....	62 35	
Sheep damages .....	251 00	
Miscellaneous .....	21 00	
Property returned .....	48 37	
County rate .....	10,112 68	
Patriotic purposes .....	535 00	
Rebates .....	178 11	
		<hr/>
		\$26,696 05
Balance .....		<hr/>
		\$4,002 79

## NOTES ON THE BALANCE SHEET.

Cash in Bank is stated as it really was on December 31st, 1918. It is actually \$7.83 over. The Townhall value is taken from previous printed statements, and appears not to have been overstated. The first cost could not be ascertained.

In the absence of any data, we were compelled to make use of such information as we could secure, as to value of road machinery. The amount stated is very likely below the actual original cost.

An appraisal by the Reeve and other officers was the basis for our estimation of the value of the nineteen schools of the Township.

The total amount of borrowings for the construction and maintenance of the Telephone Service amounted to \$50,220.95. Revenue was sufficient to reduce this by about \$15,000, leaving the indebtedness at \$36,420.95, as of date December 31st, 1918.

With these figures before us, and in the absence of any proper ledger accounts showing original cost, or of any appraisal of the plant, an arbitrary estimate of \$50,000 has been made of the Telephone Assets.

TORONTO, December 8th, 1919.

TO THE REEVE AND COUNCIL,

*Municipality of the Village of Alvinston, Ontario.*

SIRS,—Acting under authority of an Order-in-Council made on the recommendation of J. W. Sharpe, K.C., Provincial Municipal Auditor, I have conducted an examination of the books, accounts and records of your Municipality (with the exception of the accounts of the School Board and Cemetery Committee), for the years 1916, 1917, 1918, and to October 31st, 1919, and report thereon as follows:

The following schedules have been prepared by me and are attached herewith:

- (1) Cash Assets and immediate Liabilities in comparative form as at December 31st, 1916, 1917, 1918.
- (2) Permanent Assets and Depenture Liabilities in comparative form as at December 31st, 1916, 1917, 1918.
- (3) Outstanding Taxes as at December 31st, 1918.
- (4) Revenue account in comparative form for years 1916, 1917, 1918.
- (5) Abstract of Receipts and Disbursements in comparative form for years 1916, 1917, 1918, and to October 31st, 1919.
- (6) Summary of Assessment Rolls for the years 1916, 1917, 1918, 1919.
- (7) Summary of Collector's Roll for the years 1916, 1917, 1918, 1919.
- (8) Reconciliation of Collector's Rolls with list of outstanding taxes for years 1916, 1917, 1918.
- (9) Details of Debenture Liability as at December 31st, 1918.
- (10) Details of By-law Assessments and Payments re drains for years 1916, 1917, 1918.
- (11) Statement of Receipts and Disbursements and Income and Expenditure of Coal Transactions to April 1st, 1919.
- (12) Statement of Income and Expenditure of Wood transactions to April 1st, 1919.
- (13) List of payments unauthorized by Council for years 1916, 1917, 1918, and to October 31st, 1919.
- (14) Statement of Income and Expenditure re Electric Light Department for period September 30th, 1918 to April 1st, 1919.

#### ASSESSMENT ROLL.

The Assessment Rolls were examined for the years 1916, 1917, 1918, 1919. The Assessor's affidavits properly made and appended thereto. I totalled the pages and prepared a summary of each Roll which had not been done by the Assessor. You will observe by reference to the summary of Assessment Roll, schedule 6, that the totals of the summaries appearing thereon do not agree with the totals of the Assessor's affidavits. The differences were accounted for by changes ordered by the Court of Revision, which were verified by reference to their minutes. The Assessor should total each page of the Roll and prepare a summary. When a change is ordered by the Court of Revision, the Clerk should alter the assessment and summary in red ink.

#### COLLECTOR'S ROLL.

The Collector's Roll was found to agree with the Assessment Roll. The rates as struck by the Council were properly carried out against each ratepayer. The pages were not totalled or summarized by your Clerk. This was done by me and the total found to be correct, which shows that the rates were correctly entered and extended against each ratepayer. Your Clerk, however, should total each page and prepare a summary before attaching his affidavit. Schedule 7 attached gives the summaries of the rolls for the years under review.

#### CASH BOOK.

This book was neatly kept and balanced monthly. The disbursements were verified by cancelled orders as paid by the Bank, the deposits were found to agree



with the amounts entered in the Bank Pass Book. The balance as shown on October 31st, 1919, was verified by letter received from the Manager of the Bank. Schedule 5 attached gives an abstract of receipts and disbursements for the periods under review.

It has been the custom of your Municipality to make payments by an order addressed to the Treasurer in favour of the payee, and signed by the Reeve and Clerk. These orders are issued by your Clerk, handed to the payee and cashed by your Bank.

According to Section 224 of the Municipal Act, "The Treasurer shall receive and safely keep all monies of the Corporation and pay out the same to such persons and in such manner as the laws of Ontario and the by-laws or resolutions of the Council direct."

You will therefore see that this requirement is not being fulfilled in that the Treasurer has not, in accordance with the Act, been paying out the money of the Municipality. I would recommend that in future these orders be continued in use but that instructions be stamped on each order giving the bank authority to pay same. The Act requires that all orders be signed by the Treasurer.

It has been the custom of your Treasurer to enter up the Cash Book from the paid orders as received from the Bank at the end of each month. These orders should be entered in the Cash Book as issued, which would enable your Treasurer to keep a record of all orders issued but not paid.

#### RECEIPTS.

The receipts from Tax Collections were verified by reference to the Collector's collection book and Bank pass book and found to be correct. Other receipts were verified by references to the various sources of income and found to be in order.

#### DISBURSEMENTS.

As referred to above, Section 224 of the Municipal Act requires that all payments shall be passed upon by the Council. It was found that in many cases this had not been done. Schedule 13 attached, gives a list of the payments and I would ask that your Council deal with these items at the forthcoming meeting and if satisfactory pass a resolution accepting same.

Each disbursement should also be supported by a detailed account. This account should be stamped "approved," initialed by the Chairman of the Council Meeting at which same was approved, and the number of the cheque paying same endorsed thereon. This will enable your auditors to more readily vouch each disbursement. There were so many vouchers missing that I did not deem it necessary to list same, as the items paid, with the exception of those listed on Schedule 13, were authorized by your Council, and the orders paying same properly endorsed by the payee.

#### DEBENTURE REGISTER.

Schedule 9 attached gives details of your Debenture Liability as at December 31st, 1918. Payments as made were checked to the various accounts in the Register and found correct. The Cash balance sheet attached makes provision each year for the debenture and coupons due and unpaid.

## COUNCIL MEETING MINUTES.

The Minutes were well kept and signed by the Reeve and Clerk. All matters mentioned therein were followed up and found to be correctly carried out.

## BY-LAWS.

The By-laws appointing officers, striking the yearly rates and authorizing the disbursements for drains constructed during the years 1916, 1917, 1918, 1919, were examined and found to be properly signed and sealed. It was found, however, that your By-laws are kept in loose form. All By-laws of a Municipality should be filed together and indexed. This would overcome the possibility of any By-laws being mislaid which is now the case in respect to a By-law authorizing the construction of the Centre Street Drain. This By-law is now required for the purpose of making assessments on an extension to this drain in 1916, the cost of which your Council has instructed your Clerk to levy on the ratepayers in proportion to the original levy.

## TAX ARREARS.

There is no record on file showing Taxes in arrears as at December 31st, 1918, for years previous to 1916. I have requested the Treasurer of the County of Lambton to furnish me with a list, but have not yet received same.

I have therefore prepared a schedule (8) of the 1916-7-8 arrears as at December 31st, 1918, to which can be added the amounts on the list supplied by the County Treasurer not already on the attached list.

When your Collector returns his Roll each year to the Treasurer he should append a certified list of arrears. This list should be kept on file in the Clerk's office, and as returns are made by the County Treasurer the amounts should be marked off. Each year the Clerk should prepare a list of previous years arrears still unpaid for the information of the Council.

## DOG TAXES.

In the years 1917 and 1918 the amounts collected for Dog Taxes were \$5 and \$1 respectively. You will observe by reference to Schedule 6 that your Assessor gives the number of Dogs in the village in these years as 27 and 32 respectively. This shows that the correct amount has not been returned as collected by your Chief of Police who is responsible for this. Your Clerk informed me that owing to a change in Police Officers some confusion had occurred and in view of this it was found impossible to verify the receipts. I would ask your Council to deal with this matter and pass a resolution governing same.

## NIGHT SOIL.

I have examined the amounts assessed against each ratepayer in the 1919 Roll with the amount charged by Mr. McLachlan in his book and found same to be correct.

## COAL AND WOOD.

In 1918 your Council authorized the purchase of Coal and Wood to be sold to ratepayers. I have checked the records of the transactions dealing with the purchases and sales, and give a summary of same on schedules 11 and 12 attached, you will observe by reference to these schedules that all coal and wood purchased



is substantially accounted for. In connection with the coal there is a net profit to the Municipality of \$357.62 and a shrinkage in the quantities of 1,652 pounds. This provides for a charge to the Utilities Commission for \$611.88 for coal taken over by them in addition to the amount charged as per Electric Light Account. In connection with the wood there is a net profit to the Municipality of 16c.

#### ELECTRIC LIGHT ACCOUNT.

In September 1918 your Municipality purchased the Power Plant from the Alvinston Power Co. and operated same until April 1st, 1919, when a Utilities Commission was formed to take over the plant for the Municipality.

Your Clerk attended to the collecting of the amounts for light etc. from September 1918 to February 1st, 1919. I have checked the amounts of rates charged with the amounts deposited in the Bank and found them to agree, with the exception of \$8.36. This represents accounts to be collected for light etc. prior to January 31st, 1919.

The collection of rates for February and March 1919 was attended to by the Foreman at the Power Plant and he reports \$5.57 outstanding as at April 1st, 1919, as per schedule 14 attached.

On schedule 14 attached, an income and expenditure account is shown for the period of September 1918 to April 1st, 1919. This account shows a balance of \$1,618.49. As an inventory was not taken on April 1st, 1919, it was impossible to arrive at a loss or gain for this period's operations. It will be necessary therefore to charge this amount to the Utilities Commission, and when they close their present fiscal period the loss or gain shown then will be for the period from September 1918 to the close of their fiscal period.

#### REVENUE ACCOUNT.

By reference to this schedule (4) you will see how the running expenses of your Municipality compared with the tax levy and sundry revenue received.

In 1918 your income exceeded your expenditures by some \$800, this is partly accounted for by reason of your payments for fuel which your Clerk took as an expense when figuring the expenses. This amount while spent in 1918 was not an expense, as considerable fuel was on hand and I have treated it as an asset which will adjust itself in 1919 when all fuel was sold and paid for. The same will apply to the Electric Light transactions, which I have not charged to the Revenue Account, but carried forward to 1919.

#### CASH BALANCE SHEET.

This Balance Sheet, Schedule 1, shows that your Municipality had on December 31st, 1918, a cash surplus of \$857.07.

You will see that at December 31st, 1918, you had paid to the School Board \$33.49 in excess of the levy on the ratepayers; also that the levies for the County rates and debenture purposes were respectively \$38.59 and \$39.38 greater than the amounts paid. In these three cases the amount levied should be the amount paid. Any deficiency or excess should be adjusted in the succeeding year.

In connection with the Asset items for drains, the Elgin Street drain amount has been included in the 1919 levy. The Centre Street drain amount has not yet been levied, by reason of the loss of the by-law referred to before. Your Council should deal with this matter definitely.



## PERMANENT ASSETS AND DEBENTURE LIABILITIES.

I have taken these Assets at the valuations shown on the Auditor's report December 31st, 1915.

You will observe by reference to this Schedule (2) that the ratepayers investment in the Village property as at December 31st, 1918 was \$11,127.51. This represents the difference between the cost price and the amount still unpaid as represented by the amount still to be paid on debentures.

In connection with the local improvements to be assessed against the ratepayers as such, the Asset value on the books is reduced by the amount of Debenture maturing each year.

In connection with the School property the ratepayers investment in this property increases annually as Debentures mature. It is depreciating, of course, through wear and tear.

The other Assets were, I presume, purchased out of Village funds from time to time and are depreciating in value each year.

## TITLE PAPERS.

Your Clerk produced deeds covering the East River Street and West River Street lots. I did not see the deeds for the School property, Cemetery lots or Fire Hall property. These should be on file in the Clerk's office.

## INSURANCE.

The Fire Hall Tower and fire appliances are insured for \$800.

## BONDS.

The Bond on your Treasurer is for \$10,000, dated January 15th, 1919, signed by L. Welch and A. Benner.

The Bond on your Collector is for \$10,000, dated September 13th, 1919, signed by O. McNally and R. Germain.

Section 222, subs. 3, chap. 192, R. S. O., 1914, requires it to be the duty of every Council, in every year, to enquire into the sufficiency of the securities given by Treasurer and Collector, and shall cause to be entered in its minutes the result of the enquiry. I was unable to find that this had been done.

## SUMMARY OF FINDINGS.

- (1) Assessment Rolls were not totalled and summarized.
- (2) Collector's Rolls were not totalled and summarized.
- (3) Taxes are collected by Tax Collector and deposited by him in the Bank to the credit of the Village.
- (4) The Collector's Rolls were correctly entered from the Assessment Rolls and the extensions were correct.
- (5) Accounts paid by order signed by Reeve and Clerk which were not countersigned by Treasurer.
- (6) Cash Book was not entered up until Bank Pass Book and vouchers were returned from the Bank at the end of each month.
- (7) All disbursements were not authorized in minutes of Council.
- (8) All disbursements were not supported by detailed account.

- (9) A proper Debenture Register was in use and was correctly entered.  
 (10) The minutes of Council meetings were signed by Reeve and Clerk.  
 (11) The By-laws of the Village were not filed or indexed.  
 (12) A detailed list of Tax arrears is not being kept by your Clerk or Treasurer.  
 (13) In the years 1917-8 Dog Taxes were not fully accounted for.  
 (14) The charges against ratepayers for Night Soil was correct.  
 (15) The Coal and Wood transactions checked up correctly.  
 (16) The collections for Light, Power and Electric Supplies were recorded correctly.  
 (17) The Village yearly expenses have been within the income.  
 (18) The financial condition of the Village shows improvement in each of the years 1916-7-8.  
 (19) Title papers for all Village property were not on file.  
 (20) The sufficiency of the bonds on the Treasurer and Collector has not been recorded as being enquired into by your Council.  
 (21) The Fire Hall Tower and apparatus are covered by insurance.  
 The books were neatly kept, and all information required by me was fully and freely given.

Respectfully submitted,

GORDON A. PETERS,  
*Chartered Accountant.*

Cost of this Audit, \$197.90.

#### MUNICIPALITY OF THE VILLAGE OF ALVINSTON.

CASH ASSETS AND IMMEDIATE LIABILITIES AS AT DECEMBER 31ST, 1916-7-8.

Assets.	1916	1917	1918
Balance in bank .....	\$87 32	\$283 06	.....
Taxes outstanding .....	558 34	345 82	\$393 62
Overpaid on school levy .....	36 65	25 12	33 49
Elgin Street, drain cost to be levied .....	53 00	53 00	141 60
Centre Street, drain cost to be levied .....	162 57	162 57	162 57
Due from Permanent Assets for road grader ....	112 15	112 15	112 15
Fuel account .....	.....	.....	1,764 28
Cash deficit .....	535 98	66 20	.....
	<u>\$1,546 01</u>	<u>\$1,047 92</u>	<u>\$2,607 71</u>
Liabilities.	1916	1917	1918
Bank overdraft .....	.....	.....	\$792 66
Debentures due and unpaid .....	\$711 84	\$519 19	193 07
Debentures, interest unpaid .....	196 70	53 20	9 65
Accounts payable .....	165 73	253 86	68 67
Over levy for county rates .....	16 83	29 12	38 59
Over levy for drains .....	54 15	156 26	.....
Over levy for debentures .....	76	36 29	39 38
Bills payable .....	400	.....	.....
Electric light account .....	.....	.....	608 62
Cash surplus .....	.....	.....	857 07
	<u>\$1,546 01</u>	<u>\$1,047 92</u>	<u>\$2,607 71</u>

## MUNICIPALITY OF THE VILLAGE OF ALVINSTON.

## PERMANENT ASSETS AND DEBENTURE LIABILITIES, DECEMBER 31ST, 1916-7-8.

Assets.	1916	1917	1918
Public school property .....	\$9,000 00	\$9,000 00	\$9,000 00
Cement walks .....	2,645 45	2,136 85	1,593 39
Fire and water extensions .....	875 60	593 60	303 58
Fire apparatus .....	650 00	650 00	650 00
Fire hall and tower .....	375 00	375 00	375 00
Street sprinkler .....	200 00	200 00	200 00
Furniture in Council Hall .....	50 00	50 00	50 00
Weigh scale .....	100 00	100 00	100 00
Safe .....	35 00	35 00	35 00
Road grader .....	112 50	112 50	112 50
Cemetery lots .....	500 00	500 00	500 00
Lot No. 5, E. River Street .....	400 00	400 00	400 00
Lot No. 4 and part 5, W. River Street .....	325 00	325 00	325 00
Power house .....	.....	.....	2,807 29
	<hr/>	<hr/>	<hr/>
	\$15,268 55	\$14,477 95	\$16,451 76
Liabilities.	1916	1917	1918
Debenture By-law No. 6, 1903. Cement walks....	\$2,286 46	\$1,943 78	\$1,593 39
" " 4, 1913. Cement walks ...	358 99	193 07	.....
" " 11, 1914. Fire and water..	875 60	593 60	303 58
" " 5, 1902. Schools .....	732 27	622 49	507 49
" " 6, 1918. Power house ....	.....	.....	2,807 29
Amount due cash balance for road grader purchased in 1916 .....	112 50	112 50	112 50
	<hr/>	<hr/>	<hr/>
	\$4,365 82	\$3,465 44	\$5,324 25
Surplus, being Ratepayers' Investment, made up as follows for:—			
School property, excess of valuation over liability	\$8,267 73	\$8,377 51	\$8,492 51
Fire apparatus, paid for out of village funds.....	650 00	650 00	650 00
Fire hall and tower, " " .....	375 00	375 00	375 00
Street sprinkler, " " .....	200 00	200 00	200 00
Furniture, " " .....	50 00	50 00	50 00
Weigh scale, " " .....	100 00	100 00	100 00
Safe, " " .....	35 00	35 00	35 00
Cemetery lots, " " .....	500 00	500 00	500 00
Lot, E. River Street, " " .....	400 00	400 00	400 00
Lot, W. River Street " " .....	325 00	325 00	325 00
	<hr/>	<hr/>	<hr/>
	\$10,902 73	\$11,012 51	\$11,127 51
	<hr/>	<hr/>	<hr/>
	\$15,268 55	\$14,477 95	\$16,451 76

## MUNICIPALITY OF THE VILLAGE OF ALVINSTON.

## 1916-7-8 TAX ARREARS AS AT DECEMBER 31ST, 1918.

Cake, 1916 .....	\$1 88
Sarnia Creamery, 1916-7-8 .....	17 83
Brooke Telephone Co., 1916 .....	2 50
Robt. Houston, 1916-7 .....	5 20
J. W. Laird, 1916 .....	38 75
Bowling Club, 1916-7-8 .....	6 16
T. A. Brandon, 1917-8 .....	31 35
A. Turvey, 1917 .....	8 10
A. G. MacKinley, 1917 .....	2 70
M. Finley, 1917 .....	2 70
J. E. V. Atkins, 1917-8 .....	17 10
Jno. Roach, 1917 .....	10 80
H. Shirley, 1918 .....	3 00
Alvinston Power Co., 1918 .....	24 60
	<hr/>
	\$172 67



## MUNICIPALITY OF THE VILLAGE OF ALVINSTON.

## REVENUE ACCOUNT FOR THE YEARS 1916, 1917, 1918.

Income.	1916	1917	1918
Tax levy for village purposes .....	\$3,628 13	\$3,270 41	\$3,729 79
Levy for night soil .....	216 13	224 23	273 59
Levy for weed-cutting .....	3 25	.....	.....
Dog taxes .....	27 00	5 00	1 00
Licenses .....	85 00	90 00	135 00
Fines .....	5 00	.....	.....
Pole tax .....	7 00	.....	.....
Recruiting refund .....	.....	82 47	.....
Railway tax .....	64 48	62 68	52 18
Weigh scale receipts .....	19 12	18 50	14 70
Sales of materials .....	2 00	12 50	.....
Interest .....	6 10	6 40	5 77
Rents .....	.....	.....	11 00
	<u>\$4,063 21</u>	<u>\$3,772 19</u>	<u>\$4,223 03</u>
Cash deficit .....	535 98	66 20	.....
	<u>\$4,599 19</u>	<u>\$3,838 39</u>	<u>\$4,223 03</u>
Expenditure.	1916	1917	1918
Previous year deficit .....	\$1,012 08	\$535 98	\$66 20
Salaries and allowances .....	453 93	429 60	404 21
Printing and stationery .....	145 86	131 43	145 65
Interest .....	230 89	276 09	210 55
Law costs .....	.....	44 00	.....
Roads and bridges .....	373 27	402 52	734 77
Weed cutting .....	8 00	12 75	4 70
Electric Light By-law .....	.....	.....	31 15
Charity .....	15 00	75 25	.....
Fire protection .....	456 54	447 21	423 13
Street lighting .....	707 25	830 21	730 26
Town hall maintenance .....	31 00	99 75	46 00
Red Cross (Alvinston) .....	.....	50 00	100 00
Scale repairs .....	91 74	7 65	6 00
Night soil .....	237 71	270 15	285 00
Recruiting .....	237 75	.....	.....
Telephone .....	20 10	24 90	28 25
Repairs .....	36 14	38 61	52 74
Band grant .....	40 00	.....	.....
British Red Cross .....	400 00	.....	.....
Tax refund .....	31 87	37 31	29 95
Miscellaneous .....	70 06	62 48	17 40
Agricultural Society .....	.....	50 00	50 00
Potatoes .....	.....	12 50	.....
	<u>\$4,599 19</u>	<u>\$3,838 39</u>	<u>\$3,365 96</u>
Cash surplus .....	.....	.....	857 07
	<u>\$4,599 19</u>	<u>\$3,838 39</u>	<u>\$4,223 03</u>

## MUNICIPALITY OF THE VILLAGE OF ALVINSTON.

## ABSTRACT OF RECEIPTS AND DISBURSEMENTS, 1916, 1917, 1918, OCTOBER 31ST, 1919.

Receipts.	1916	1917	1918	Oct. 31, '19
Balance from previous year .....	.....	\$87 32	\$283 06	.....
Resident taxes .....	8,365 92	9,521 20	9,986 26	.....
Arrears of taxes .....	305 56	498 17	211 19	263 73
Dog tax .....	27 00	5 00	1 00	13 00
Licenses .....	85 00	90 00	135 00	55 00

Fines .....	\$5 00	.....	.....	.....
Pole tax .....	7 00	.....	.....	\$1 00
Railway tax, Ontario Government .....	64 48	\$62 68	\$52 18	64 48
Weigh scale .....	19 12	18 50	14 70	.....
Gravel sales .....	2 00	.....	.....	.....
Interest .....	6 10	6 40	5 77	6 00
Bills payable, Bank .....	5,900 00	6,800 00	5,500 00	7,500 00
Bills payable, Williams .....	400 00	.....	.....	.....
Potato sales .....	.....	10 00	.....	.....
Old planking sales .....	.....	2 50	.....	.....
Charity refund .....	.....	18 50	.....	.....
Township of Brooke, re recruiting .....	.....	82 47	.....	.....
Rents .....	.....	.....	11 00	.....
Coal sales .....	.....	.....	1,283 22	344 23
Wood sales .....	.....	.....	.....	283 95
Electric light receipts .....	.....	.....	641 81	939 43
Debenture proceeds .....	.....	.....	.....	2,824 37
G. T. Railway water account .....	.....	.....	.....	212 50
Tree trimming .....	.....	.....	.....	10 00
Forward .....	\$ 15,187 18	\$17,202 74	\$18,125 19	\$12,517 69

Disbursements.	1916	1917	1918	Oct. 31, '19
Overdraft .....	61	.....	.....	\$792 66
Salaries, Officers .....	323 35	381 63	363 34	257 40
" re Division Court .....	28 00	8 00	14 00	6 00
" births, deaths and marriages..	5 40	6 40	5 40	6 40
" elections .....	18 54	15 20	34 24	4 00
" jurors .....	12 00	12 00	12 00	4 00
" Court of Revision .....	2 00	.....	.....	.....
Printing and stationery .....	135 36	134 93	152 65	132 52
Interest .....	230 89	276 09	210 55	5 25
Law costs .....	.....	44 00	.....	.....
Roads and bridges .....	419 12	401 02	140 69	105 17
Elgin Street drain .....	53 00	.....	141 60	.....
River Street drain .....	4 00	.....	.....	.....
Pray drain .....	121 00	.....	.....	.....
15.16 sideroad drain .....	158 00	.....	.....	.....
18th sideroad drain .....	69 15	.....	.....	.....
Center Street drain .....	162 57	.....	.....	.....
Morrell drain .....	101 75	208 22	.....	.....
Weed cutting .....	8 00	12 75	4 70	5 00
Road grader .....	112 15	.....	.....	.....
McTaggart drain .....	10 00	229 00	13 82	.....
Benner-Duffy drain .....	.....	18 00	440 00	.....
Rillett drain .....	.....	12 00	198 35	.....
McKellar drain .....	.....	.....	34 95	.....
Electric light By-Law .....	.....	.....	31 15	.....
Charity .....	15 00	76 75	17 00	.....
Schools .....	2,435 00	2,950 00	2,650 00	2,750 00
Debentures, principal .....	1,117 88	1,097 66	1,275 28	193 07
Debentures, interest .....	233 74	349 10	205 01	9 65
Fire protection .....	429 46	447 21	368 97	50 33
County rates .....	1,151 77	1,622 92	2,477 06	.....
Street lighting .....	645 75	814 84	576 52	76 87
Town Hall maintenance .....	31 00	99 75	45 00	9 00
Bills payable, Bank .....	5,900 00	6,800 00	5,500 00	.....
Bills payable, Williams .....	.....	400 00	.....	.....
Red Cross (Village) .....	.....	50 00	100 00	.....
Wood .....	.....	.....	.....	283 79
Coal .....	.....	.....	3,047 50	947 70
Forward .....	\$13,934 49	\$16,467 47	\$18,059 78	\$5,638 81

## MUNICIPALITY OF THE VILLAGE OF ALVINSTON.

## ABSTRACT OF RECEIPTS AND DISBURSEMENTS, 1916, 1917, 1918, OCTOBER 31ST, 1919.

Receipts.	1916	1917	1918	Oct. 31, '19
Forward .....	\$ 15,187 18	\$17,202 74	\$18,125 19	\$12,517 69
Overdraft .....	.....	.....	792 66	.....
	<u>\$15,187 18</u>	<u>\$17,202 74</u>	<u>\$18,917 85</u>	<u>\$12,517 69</u>
Disbursements.	1916	1917	1918.	Oct. 31, '19
Forward .....	\$13,934 49	\$16,467 47	\$18,059 78	\$5,638 81
Scale repairs .....	91 74	7 65	6 00	.....
Night soil .....	237 71	270 15	285 00	191 00
Recruiting .....	237 75	.....	.....	.....
Telephones .....	20 10	24 90	28 25	35 21
Repairs .....	36 14	26 87	64 48	111 19
Band grant .....	40 00	.....	.....	.....
Branch Red Cross .....	400 00	.....	.....	.....
Tax refund .....	31 87	31 31	29 25	26 47
Miscellaneous .....	70 06	41 33	37 55	5 81
Agricultural Society grant .....	.....	50 00	50 00	50 00
Potatoes .....	.....	.....	12 50	.....
Monument .....	.....	.....	.....	100 00
Memorial (medals) .....	.....	.....	.....	217 50
Power Company collections .....	.....	.....	.....	98 92
Utilities Commission loan .....	.....	.....	.....	1,000 00
Power House:				
Operating .....	.....	.....	312 52	392 91
Supplies .....	.....	.....	32 52	271 35
Fuel .....	.....	.....	.....	959 88
Plant .....	.....	.....	.....	2,807 29
By-law expenses .....	.....	.....	.....	46 00
Equipment .....	.....	.....	.....	137 00
Electric supplies .....	.....	.....	.....	270 77
Taxes .....	.....	.....	.....	24 52
Balance .....	87 32	283 06	.. ..	133 06
	<u>\$15,187 18</u>	<u>\$17,202 74</u>	<u>\$18,917 85</u>	<u>\$12,517 69</u>



MUNICIPALITY OF THE VILLAGE OF ALVINSTON

Summary of Assessment Roll for years 1916-7-8-9, after adjustments by Court of Revision

	As per Assessment Roll				As per Assessor's Affidavit			
	1916	1917	1918	1919	1916	1917	1918	1919
Actual value of the parcel of real property exclusive of buildings thereon.....	59,975 00	60,065 00	60,160 00	62,010 00	59,925 00	59,405 00	59,765 00	62,010 00
Value of buildings as determined under Section 40.....	216,960 00	217,600 00	220,835 00	235,110 00	216,960 00	217,600 00	220,135 00	235,110 00
Total value of taxable land.....	276,935 00	277,665 00	280,995 00	297,120 00	276,885 00	277,005 00	280,195 00	297,120 00
Business Assessment.....	25,415 00	24,805 00	23,635 00	24,935 00	27,675 00	24,655 00	24,335 00	24,935 00
Taxable Income.....	5,124 00	6,024 00	6,161 00	8,285 00	5,124 00	5,824 00	6,161 00	7,635 00
Total Assessment.....	307,474 00	308,494 00	310,791 00	330,340 00	309,684 00	307,484 00	310,084 00	329,690 00
Town Property.....	1,550 00	2,100 00	2,100 00	2,100 00	.....	.....	.....	.....
School Property.....	8,500 00	10,500 00	10,500 00	10,500 00	.....	.....	.....	.....
Church Property.....	34,750 00	43,750 00	38,650 00	43,750 00	.....	.....	.....	.....
Total value of property .....	352,274 00	364,844 00	362,041 00	386,690 00	.....	.....	.....	.....
No. of children between the ages of 5 and 21.....	180	137	151	127	.....	.....	.....	.....
No. of children between the ages of 5 and 16.....	139	126	116	107	.....	.....	.....	.....
No. of persons in the family of each person assessed as a resident, including such persons and all other persons residing on the premises.....	808	708	692	697	806	706	702	707
No. of persons from 21 to 60 years .....	191	152	148	145	175	153	148	145
Number of dogs .....	21	20	16	17	21	20	31	17
Number of bitches .....	5	6	1	5	5	6	1	5
Number of acres cleared .....	.....	438.4 acres	446.4	450	.....	438.4	446.4	450

## MUNICIPALITY OF THE VILLAGE OF ALVINSTON.

## SUMMARY OF COLLECTOR'S ROLL, 1916-7-8-9.

		1916		1917		1918		1919
	Mills	\$	mills	\$	mills	\$	mills	\$
Assessment .....		307,474 00		308,494 00		310,816 00		330,510 00
County rate .....	3 8	1,168 60	5 3	1,635 21	8 0	2,486 53	6 6	2,181 21
Village rate .....	11 8	3,628 13	10 6	3,270 41	12 0	3,729 79	12 5	4,131 33
Debenture rate .....	1 6	492 04	1 5	459 58	1 5	466 53	2 2	726 94
School rate .....	7 8	2,398 35	9 6	2,961 53	8 5	2,641 63	9 7	3,205 65
	25 0	7,687 12	27 0	8,326 73	30 0	9,324 48	31 0	10,245 13
Night soil .....		216 13		224 23		273 59		294 37
Sidewalk frontage ...		349 32		366 35		328 40		253 17
McTaggart drain ....		165 90		9 53				
Elgin St. drain repair		47 76						107 86
River St. drain south.		65 48						
Waterworks extension		321 30		320 21		318 78		318 78
Weed cutting .....		3 25						3 20
Morrell St. Drain ...				152 00				
Rillett drain repair ..				111 20				
Benner, Duffy drain repair .....				296 00				
		8,856 26		9,806 85		10,245 25		11,222 51

## MUNICIPALITY OF THE VILLAGE OF ALVINSTON

## RECONCILIATION OF 1916-7-8 COLLECTORS' ROLL.

1916 taxes per roll .....	\$8,856 26
1917 taxes per roll .....	9,806 85
1918 taxes per roll .....	10,245 25
Percentage collected in 1916 .....	6 04
Percentage collected in 1917 .....	1 19
Percentage collected in 1918 .....	3 15
Collections per cash book, 1916 .....	8,671 48
Collections per cash book, 1917 .....	10,019 37
Collections per cash book, 1918 .....	10,197 45
Collections per cash book, 1919 .....	263 73
Outstanding taxes reported to county, 1916 .....	185 14
Outstanding taxes reported to county, 1917 .....	28 59
Outstanding taxes reported to county, 1918 .....	23 14
Outstanding taxes per Sch. (3) .....	172 67
Collections for outstanding taxes unaccounted for Oct. 31, 1919..	642 83
	\$29,561 57
	\$29,561 57

## MUNICIPALITY OF THE VILLAGE OF ALVINSTON, ONTARIO.

## DETAILS OF DEBENTURE LIABILITY AS AT DECEMBER 31, 1918.

	Principal.	Interest.
Debenture No. 5, 1902—School House .....	1919 \$119 51	20 29
Principal \$1,900.00, 20 years, 4% .....	1920 124 29	15 51
Annual payment \$139.80 .....	1921 129 26	10 54
	1922 134 43	5 37
	\$559 20	\$507 49
		51 71

		Principal.	Interest.
Debenture No. 6, 1903, Sidewalks .....	1919	\$369 68	\$79 68
Principal \$5,600.00, 20 years, 5% .....	1920	388 17	61 19
Annual payment \$449.36 .....	1921	407 58	41 78
	1922	427 96	21 40
	\$1,797 44	\$1,593 39	204 05
Debenture No. 4, 1913, Sidewalks .....	1918	193 07	9 65
Principal \$877.68, 5 years, 5% .....			
Annual payment \$202.72 .....			
		\$193 07	9 65
Debenture No. 11, 1914—Fire and Water System .....			
Principal \$1,380.00, 5 years, 5% .....	1919	303 58	15 16
Annual payment, \$318.74 .....			
Debenture No. 6, 1918—Power House.			
Principal \$2,807.29, 10 years, 6% .....	1919	212 98	168 44
Annual payment, \$381.42 .....	1920	225 76	155 66
	1921	239 31	142 11
	1922	253 67	127 75
	1923	268 89	112 53
	1924	285 02	96 40
	1925	302 12	79 30
	1926	320 25	61 17
	1927	339 46	41 96
	1928	359 83	21 59
	\$3,814.20	\$2,807 29	\$1,006 91

MUNICIPALITY OF THE VILLAGE OF ALVINSTON, ONTARIO.

DETAILS OF BY-LAWS RE DRAINS FOR YEARS 1916-7-8.

McTaggart Drain:		
Feb. 2, 1916, Alvinston's share .....		\$249 00
Assessed against ratepayers .....		175 43
		\$73 57
Road's proportion (58.00).		
Amount paid in 1916 .....	\$10 00	
1917 .....	229 00	
1918 .....	13 82	
		\$252 82
Rillett Drain:		
Jan. 27, 1917, Alvinston's share .....		\$197 00
Assessed against ratepayers .....		111 20
		\$85 30
Roads proportion (89.00).		
Amount paid in 1917 .....	\$12 00	
Amount paid in 1918 .....	198 35	
		\$210 35
Benner, Duffy Drain:		
May 2, 1917, Alvinston's share .....		\$470 00
Assessed against ratepayers .....		296 60
		\$173 40
Roads proportion (156.00).		
Amount paid in 1917 .....	\$18 00	
1918 .....	440 00	
		\$458 00



## Morrell St. Drain:

June 30, 1916, Alvinston's share .....		\$280 00
Assessed against ratepayers .....		152 00
		<hr/>
		\$128 00
Roads proportion (134.00):		
Amount paid in 1916 .....	\$102 00	
1917 .....	208 00	
	<hr/>	\$310 00

## MUNICIPALITY OF THE VILLAGE OF ALVINSTON, ONTARIO.

## STATEMENT OF RECEIPTS AND PAYMENTS, COAL TRANSACTIONS TO APRIL 1, 1919.

Coal sold to residents and farmers as per exhibit .....	\$2,043 17	
Coal sold to H. D. Omerod .....	551 62	
By cash collected, deposited, 1918 .....		\$1,283 22
By cash collected, deposited, 1919 .....		344 23
By cash paid for delivering .....		331 10
By cash on hand (deposited, November, 1919) .....		26 28
By balance unpaid .....		609 96
	<hr/>	<hr/>
	\$2,594 79	\$2,594 79
To H. D. Omerod, account unpaid .....	\$551 62	
To residents accounts unpaid .....	58 34	

## STATEMENT OF INCOME AND EXPENDITURE, COAL TRANSACTIONS, TO APRIL 1, 1919.

Sold to residents and farmers 476,245 lbs. at \$8.00 .....		\$1,904 98
Sold to H. D. Omerod, 106,848 " at 10.24 .....		551 62
Sold to Power House to April 1, estimated 455,695 " at 7.09 .....		1,615 44
Taken over by Utilities Commission, estimated 172,160 " at 7.09 .....		611 88
	<hr/>	<hr/>
	1,210.948	\$4,683 92
Purchased to date including anthracite and soft 1,212,600 lbs. at 6.59 .....		\$3,995 20
Cost of delivery 427,695 lbs. to residents at 70c. ....		149 70
Cost of delivery 625,695 lbs. to power house		
at 50c. ....		156 42
Cost of delivery 108,500 lbs. to power house		
at 50c. ....		24 98
	<hr/>	<hr/>
Total cost of coal sold .....	1,212,600	\$4,326 30
Net profit on coal sold .....		357 62
Shrinkage on quantities .....	1,652	
	<hr/>	<hr/>
	1,210,948	\$4,683 92

## MUNICIPALITY OF THE VILLAGE OF ALVINSTON, ONTARIO.

## STATEMENT OF INCOME AND EXPENDITURE, WOOD TRANSACTION TO APRIL 1, 1919.

To Purchase of:		
Wood in exchange for wire fence .....	\$185 17	
Sawing wood .....	54 37	
Delivery wood .....	44 25	
By total sales .....		283 95
To profit on transactions .....	16	
	<hr/>	<hr/>
	\$283 95	\$283 95

## MUNICIPALITY OF THE VILLAGE OF ALVINSTON, ONTARIO.

## LIST OF PAYMENTS UNAUTHORIZED BY COUNCIL, YEARS 1916-7-8 AND TO OCTOBER 31, 1919.

## 1916.

Jan.	McLachlan, night soil .....	\$21 50
"	McCarter, freight .....	2 26
"	J. Irving, registering B. D. & M. ....	5 40
Feb.	John Patterson, repair work .....	2 00
Mar.	Township of Brooke, amount of drain by-law .....	121 00
"	Township of Brooke, amount of drain by-law .....	158 00
"	John Gardner, cleaning gutter .....	1 60
"	Hussey & Rundle, hardware .....	3 61
"	George Kerr, livery .....	3 00
April	A. D. McLachlan, night soil .....	40 00
"	Alvinston Power Co. ....	11 00
"	A. D. McLachlan, night soil .....	20 00
"	A. D. McLachlan, night soil .....	25 00
May	A. D. Goldrick, work on streets .....	8 80
"	A. D. McLachlan, night soil .....	20 00
"	Cecil Wall, work on hall .....	2 00
"	A. D. McLachlan, night soil .....	30 00
"	A. D. McLachlan, night soil .....	19 00
"	A. D. McLachlan, night soil .....	10 00
"	Wm. Oxford, cleaning crossing .....	60
June	A. D. McLachlan, night soil .....	15 00
"	A. D. McLachlan, night soil .....	6 00
July	McCallum, work on streets .....	18 00
"	Cruckshanks, rent of pole line .....	1 00
Aug.	J. E. Worner, telephone rentals .....	4 20
"	A. S. Code, surveys .....	10 00
"	D. McAlpine, teaming .....	11 25
"	A. D. McLachlan, night soil .....	11 21
Sept.	John Irving, voters' list .....	14 54
Oct.	Cummings, McCallum, Irving, selecting jurors .....	12 00
"	J. A. Cummings, attending court, judge order .....	2 00
Nov.	Mrs. Murrell, cleaning hall .....	4 30
"	J. E. Worner, telephone rental .....	5 05
Dec.	McCallum, com'rs. salary .....	15 00
"	McLachlan, com'rs. salary .....	15 00
"	Bond, com'rs. salary .....	15 00
"	McNally, com'rs. salary .....	15 00
"	Brown, com'rs. salary .....	15 00

## 1917.

Jan.	A. D. McLachlan, night soil .....	14 60
Feb.	Township of Brooke .....	229 00
"	Township of Brooke .....	22 25
"	John Irving, registering B. D. & M. ....	6 40
Mar.	H. Omerod, express .....	45
"	A. D. McLachlan, night soil .....	9 75
Apr.	A. D. McLachlan, night soil .....	25 00
"	J. Irving, flag and express .....	14 65
May	A. D. McLachlan, night soil .....	35 00
"	A. D. McLachlan, night soil .....	30 00
"	A. D. McLachlan, night soil .....	50 00
Aug.	Adam Hamilton, work on walks .....	15 00
Sept.	A. D. McLachlan, night soil .....	15 00
"	Geo. Pavley, trip to Arkora .....	6 00
Oct.	A. D. McLachlan, night soil .....	25 00
"	Cummings, McCallum and Irving, selecting jurors .....	12 00
"	D. McCallum, work on grader .....	11 00
"	J. Irving, voters' lists .....	11 20
Nov.	Englehart Hospital re Doxtator .....	14 50
"	Dr. Dunfield .....	14 50
"	A. D. McLachlin, night soil .....	10 00
"	Bell Telephone, tolls .....	8 15
"	S. A. Webb, scale inspection .....	2 60

Dec.	A. D. McAlpine, night soil .....	\$20 00
"	Rillet, gravel .....	1 50
"	Jas. Carn, work on sidewalk .....	17 50
"	A. D. McLachlan, night soil .....	10 00
1918.		
Jan.	McMahon, cleaning gutter .....	1 00
"	H. C. Brown & Son, Indian funeral .....	17 00
"	Gough, shovelling snow .....	2 00
"	Reid, shovelling snow .....	3 75
"	McNally, shovelling snow .....	1 60
"	Cecil Wall, shovelling snow .....	50
"	Lightfoot, shovelling snow .....	1 60
"	Leitch, shovelling snow .....	1 60
"	McCarter, shovelling snow .....	2 80
"	Nicholson, shovelling snow .....	50
"	Moffatt, shovelling snow .....	7 25
Feb.	McAlpine, shovelling snow .....	80
"	Wallis, shovelling snow .....	80
"	Getty, shovelling snow .....	80
"	McLachlan, shovelling snow .....	2 00
"	Morkin, shovelling snow .....	2 00
"	McLachlan, night soil .....	15 00
"	Bendner, tax refund .....	16 20
"	J. Irving, registering B. D. & M. ....	5 40
Mar.	Morkin, express .....	90
Apr.	Lightfoot, work on scales .....	2 00
"	Sivortz, work on scales .....	1 00
"	McLachlan, night soil .....	25 00
"	McLachlan, night soil .....	30 00
May	Jno. Reid, work on hydrant .....	1 00
"	Bell Telephone .....	5 30
"	McLachlan, night soil .....	50 00
"	McLachlan, night soil .....	40 00
June	McLachlan, night soil .....	50 00
July	Jno. Irving, postage etc. ....	5 00
Aug.	McLachlan, night soil .....	55 00
"	Cruikshank, rental water main .....	1 00
Sept.	McTaggart, work on power house .....	25 00
"	Jno. Irving, voters' list .....	14 24
"	Leitch, voters' list .....	2 00
Oct.	Leitch, Lucas & Irving, selecting jurors .....	12 00
"	Cruikshank, duty .....	202 96
"	McTaggart, work on power house .....	49 00
"	McAlpine, gravel work .....	9 12
Nov.	G. T. R., freight .....	351 53
"	G. T. R., freight .....	197 32
"	Alvinston Brick & Tile Co., coal .....	964 34
"	G. T. R., freight .....	166 04
"	Township of Brooke, re drain .....	652 17
"	G. T. R., freight .....	159 40
"	Northern Electric, lights .....	32 52
Dec.	Webb, scale inspecting .....	3 00
"	Paisley, work on power house .....	41 00
"	G. T. R., freight .....	139 74
"	G. T. R., freight .....	288 67
"	Jas. Holmes, re power house .....	21 36
"	Jas. Holmes, coal for power house .....	94 95
"	McTaggart, work at power house .....	10 02
"	G. T. R., freight .....	357 24
1919.		
Jan.	Township of Brooke, grading .....	3 39
"	G. T. R., freight .....	194 81
"	Rillett work at power house .....	77 50
"	Alvinston Brick Co., coal .....	752 90
"	Moffatt, fire hall .....	7 25
"	Paisley, work, power house .....	31 00
"	McLachlan night soil .....	36 00
Feb.	Patterson, coal .....	200 34



Feb.	Warren, repairs to sidewalk .....	\$1 00
"	Paisley, work, power house .....	31 00
"	Rillet, work, power house .....	77 50
"	Alvinston Power Co., coal .....	351 28
"	Morcon, express .....	1 40
"	Morcon, freight .....	2 03
"	Irving, registration .....	6 40
Mar.	Kincade, work, power house .....	48 21
"	Paisley, work, power house .....	8 60
"	Neil, sawing rails .....	54 37
"	Rillet, work, power house .....	31 50
"	Bendner, exchange for rails .....	185 17
"	London Oil Co., oil .....	47 20
Apr.	Frank Holmes, janitor .....	1 00
"	Kincade, electrician .....	75 00
"	McLachlan, night soil .....	30 00
May	McLachlan, night soil .....	50 00
"	Newcombe, postage .....	3 00
"	McLachlan, night soil .....	20 00
June	McLachlan, night soil .....	30 00
"	Patterson, repairing .....	1 50
"	McLachlan, night soil .....	25 00
"	Canadian Westinghouse acct. ....	62 69
July	Holmes, janitor .....	2 00
"	Utilities Commission .....	1,000 00
"	Jno. Macdonald .....	3 00
"	Henry Omerod, delivering wood ..	44 25
Oct.	Morcon, freight .....	8 21
"	Bell Telephone .....	8 71
"	Jno. Irving, selecting jurors .....	4 00

MUNICIPALITY OF THE VILLAGE OF ALVINSTON, ONTARIO.

Statement of Electric Light Account, Sept., 1918, to April 1st, 1919.

1918.		
Sept.	Rates per register .....	\$181 54
Oct.	Rates per register .....	347 61
Nov.	Rates per register .....	270 20
Dec.	Rates per register .....	282 46
1919.		
Jan.	Rates per register .....	354 01
Feb., Mar.	Rates per register .....	384 90
	Amounts collected by J. Irving in 1918 .....	641 81
	Amounts collected by J. Irving in 1919 .....	786 90
	Amounts collected by Foreman in 1919 .....	386 44
	Accounts outstanding March 31st, 1919 .....	5 57
	\$1,820 72	\$1,820 72

Income and Expenditure Account, Sept., 1918. to April 1st, 1919.

By Rates as above .....	\$1,820 72
Six months charge to Municipality for fire protection .....	162 48
Six months charge for street lighting .....	461 22
To disbursements for inventory in September, fuel and supplies in 1918 .....	\$345 04
Disbursements for inventory in September, fuel and supplies in 1919 .....	2,102 43
Municipality fuel used as per Schedule (11) .....	1,615 44
By Balance .....	1,618 49
	\$4,062 91
	\$4,062 91

Debenture Account, 1918.

Amount received for sale of debentures .....	\$2,824 37
Amount of debenture issue .....	\$2,807 29
Accrued interest .....	17 08
	\$2,824 37
	\$2,824 37

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THIRTY-FOURTH ANNUAL REPORT

OF THE

COMMISSIONERS

FOR THE

Queen Victoria Niagara Falls  
Park

1919

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PRINTED BY ORDER OF  
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO

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1920

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THE RYERSON PRESS



COMMISSIONERS FOR THE QUEEN VICTORIA NIAGARA  
FALLS PARK

---

P. W. ELLIS, Chairman, Toronto.

GEORGE H. WILKES, Brantford.

COLONEL L. CLARKE RAYMOND, K.C., Welland.

LIONEL H. CLARKE, Toronto.

WILLIAM L. DORAN, Niagara Falls.

JAMES D. CHAPLIN, St. Catharines.

DR. H. Y. GRANT, Niagara Falls.

---

SUPERINTENDENT.

JOHN H. JACKSON, A.M.E.I.C.; O.L.S.



PARLIAMENT BUILDINGS,

TORONTO, MAY 14, 1920.

*To His Honour* LIONEL H. CLARKE,

*Lieutenant-Governor of the Province of Ontario.*

MAY IT PLEASE YOUR HONOUR:

I beg to forward herewith the Thirty-fourth Annual Report of the Queen Victoria Niagara Falls Park Commission, 1919.

I have the honour to be,

Your Honour's most obedient servant,

H. C. NIXON,

*Provincial Secretary.*





TORONTO. ONTARIO,

MAY 12, 1920.

*To the Honourable H. C. NIXON, M.P.P., Provincial Secretary, Province of Ontario,  
Parliament Buildings, Toronto.*

SIR,—I have the honour to transmit herewith for presentation to the Legislature of Ontario the Thirty-fourth Annual Report of the Commissioners for the Queen Victoria Niagara Falls Park (being for the year 1919), together with the statements of receipts and expenditures, and other documents connected with the Report.

I have the honour to be, Sir,

Your obedient servant,

P. W. ELLIS,

*Chairman.*



Horseshoe Falls—Night Illumination.



THIRTY-FOURTH ANNUAL REPORT  
OF THE  
Commissioners for the Queen Victoria  
Niagara Falls Park

---

*To His Honour* LIONEL H. CLARKE,

*Lieutenant-Governor of the Province of Ontario.*

MAY IT PLEASE YOUR HONOUR:

The Commissioners for the Queen Victoria Niagara Falls Park System submit herewith for the information of the Legislature, as required by Statute, the Thirty-fourth Annual Report, covering the administration of the system of parks and boulevards along the Niagara frontier for the fiscal year ending December 31st, 1919.

WATER DIVERSION.

Several times in recent years the Commissioners have made reference to the diversion of water for hydro-electric development. When the armistice was signed in November, 1918, there commenced an adjusting period due to munition manufacturers gradually releasing power used for making the various supplies consumed in the devastation of war. The ordinary commercial shortage had become so great, due to curtailment for war needs, that little difficulty was experienced by power companies in diverting the munition load to the arts of peace, and the end of 1919 finds a demand from municipalities and manufacturers that cannot at present be supplied. The Ontario Power Company has added some 40,000 h.p. to the capacity of its generating station without materially relieving the situation. About 9,000 h.p. exported to the United States had been released for Ontario use by the Canadian Niagara Power Company, due to the allied company, the Niagara Falls Power Company, installing additional capacity at its plant at Niagara Falls, New York. The Electrical Development Company is under injunction by order of the Supreme Court of Ontario to maintain its generation within 125,000 h.p., while its capacity is 150,000 h.p., which was generated during war time under the Federal Power Controller's orders. Thus the total quantity of power on the Canadian side at Niagara Falls has been increased by the net amount of 24,000 h.p., all of which is being used, and still restrictions are placed upon municipal use to keep within the total supply.

Under the treaty of 1910 between Great Britain and United States, Canada is allotted a daily diversion at the rate of 36,000 cubic feet of water per second for power purposes, and is probably using within 5,000 cubic feet per second of the total to generate about 425,000 h.p. The authorized diversion upon the New York State side of the Niagara River under the treaty is a daily diversion of 20,000 cubic feet of water per second, but for a number of years the quantity was limited

to 15,600 cubic feet of water per second by the United States War Department. Now, however, arrangements have been completed for the use of the additional 4,400 cubic feet per second, bringing the water used up to the total permitted.

The thirteen mile canal under construction by the Hydro-Electric Power Commission of Ontario, from Chippawa for the new power station at Queenston will use 15,000 cubic feet of water per second for 450,000 h.p., which can be supplied in part from the 5,000 cubic feet still unused by Canada and supplemented by water now used by the Ontario Power Company, which is controlled by the Power Commission. There would be the advantage obtained from using the Ontario Power Company water at 300 feet head instead of about 180 feet, as is now the case. Against this advantage must be charged the interest upon idle capital in the portion of the plant of the Ontario Power Company out of commission. Altogether, therefore, the time is evidently approaching when serious thought must be given to increasing the diversion at Niagara Falls for power use.

About five per cent. of the total flow of the Niagara River is discharged by the American Falls, which extends over a length of 1,000 feet. Ninety-five per cent. of the water in the river, therefore, or nineteen times the quantity at the American Falls, finds its way to the lower gorge by way of the Horseshoe Falls, which has a length of 3,000 feet. By far the major volume of the water at the Horseshoe is confined, by the contour of the bed of the upper rapids to the centre leaving the two extremities barely covered except at very high stages of the great lakes levels. The unbalanced flow at the Horseshoe accounts for the increased wear at mid-stream, averaging it is estimated not less than five feet per annum, while the contour at the Canadian and American shores remains practically constant similar to the edge of the rock at the American Falls.

Evidently then it is desirable to arrest the wear at the point of greatest destruction to the wonderful cataract for scenic reasons, apart from any other considerations, and the diversion of the main stream at the "apex" to uniformly cover the whole length from Goat Island to the Canadian shore, is a condition that would preserve the Horseshoe Falls from the irregular erosion that is responsible for the changing crest line. It is doubtless possible in controlling the waters flowing from the upper river to the gorge to release an additional quantity of water for the generation of power without materially affecting the views seen by the million of tourists annually coming to Niagara Falls for pleasure.

#### CANADIAN NIAGARA POWER COMPANY.

A quantity of loose rock excavated from the bottom of the river in the work of building the new ice shield to the entrance of the forebay of the Canadian Niagara Power Company was allowed to remain until May 1st, 1919, upon the representation by the company that it would be of great assistance in securing data for the design of a submerged weir, provided for under the agreement dated November 21st, 1912. The winter of 1918-19 was, however, most remarkable at Niagara Falls, as well as throughout the country, in that practically no ice was formed and no difficulties occurred with power plant operation. It was indeed quite the reverse of the preceding winter, which was one of the most severe upon record. Little opportunity, therefore, was afforded to obtain the information from the material in the river, and the company again sought permission to allow it to remain for another year. Leave was granted by the Commissioners for the company to maintain it until May 1st, 1920.



The Commissioners were notified by the Canadian Niagara Power Company of the proposed installation of an additional Unit No. 11, and thereupon again drew the attention of the company to the ultimate capacity of 100,000 electrical horse-power provided for in the specifications referred to in the agreement with the Commissioners, dated 15th July, 1899. The company has already generated beyond this ultimate capacity, and maintains its right so to do, as outlined in the following correspondence:

TORONTO, November 5, 1913.

A. MONRO GRIER, Esq., K.C., Vice-President and Secretary, Canadian Niagara Power Company, Niagara Falls, Ontario.

DEAR SIR,—In view of certain matters which have recently been submitted to the Queen Victoria Niagara Falls Park Commissioners, relative to the use of Niagara River waters for power purposes, it has been found necessary to fix, in the case of each of the Power Companies now operating within the limits of the Park, a specific portion of the total volume which is available for diversion in Ontario under Article V of the Boundary Waters Treaty between Great Britain and the United States.

This matter has received careful consideration, and in the case of your Company it has been determined that, for the time being, a continuous uniform diversion of 7,940 cubic feet per second of diverted water shall be deemed sufficient for the efficient and proper development of 100,000 electrical horse-power by your Company.

Representatives of your Company will be given an opportunity to be heard with regard to the measurement of the water above referred to in the Board Room of the Toronto General Trusts Corporation on Monday the 10th instant at 11 a.m.

Your truly,

J. W. LANGMUIR,  
*Chairman.*

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CANADIAN NIAGARA POWER COMPANY.

NIAGARA FALLS, CANADA, November 10th, 1913.

J. W. LANGMUIR, Esq., Chairman, Queen Victoria Niagara Falls Park Commissioners, Toronto.

DEAR SIR,—In reply to your letter of 5th instant, it appears to us that we should set forth explicitly our position with reference to the points covered by it, and, in doing so, we must ask for all the indulgence due to a communication formulated hurriedly.

1. In the first place we again record the position which we have consistently maintained as to our rights, namely, that they are not limited to the development of 100,000 h.p., but are as set forth in paragraph 1 of the Agreement of April 7th, 1892, namely:

For the purpose of generating electricity and pneumatic power to be transmitted to places beyond the park, the Commissioners hereby grant to the company a license irrevocable save as hereinafter limited, to take water from the Niagara River, between the head of Cedar Island and the main land south thereof, and lead such water, by means of the natural channel between Cedar Island and the main land and the further extension of the channel, to supply works to be erected and constructed by the company in buildings and power houses on the main land within the park on a location near the foot of the high bluff, between the Carmelite Monastery and the rear of the Table Rock House, which location shall occupy a tract of land of not more than 1,200 feet in length by not more than 100 feet in width, such location of buildings and power houses from time to time to be erected as shall be hereafter settled within the aforesaid limits by the commissioners.

2. That the approval of plans whether on July 15th, 1899, or subsequently thereto, did not limit or exhaust our rights under the said original agreement of April 7th, 1892, but was merely an approval of the development of the Company proposed at the date of the particular approval; a position which the Company made clear beyond doubt, several years ago, by filing plans of a further proposed development to the south of the development covered by its Power House then under construction and now completed.



3. That, quite apart from the question of any extension to the present Power House or of the erection of another Power House, the Company's rights at the very least cover any development possible within the area included in any approval heretofore given.

4. That, viewing the matter as between the Commissioners and this Company alone, the rights of the Company in respect of any actual or potential development are not subject to be limited or curtailed by any refusal or neglect by the Commissioners to furnish water for any such development.

5. That, if by reason of any contract entered into between the Commissioners and any other Company or Companies, subsequently to April 7th, 1892, the date of this Company's Agreement, the supply of water should prove to be insufficient for the purposes of all concerned, the rights and facilities of this Company are not to be prejudiced by any such subsequent bargain, but that, on the contrary the rights of this Company are paramount at law and in equity just as they are morally.

6. That as to the development as now existing, and also as and when added to or completed, within the present Power House, this Company has the absolute legal right to the amount of water necessary for the effective operation of such development.

7. Without prejudice to our position in this, or any other, particular in this present letter, that for the purposes of a development of 100,000 horse power, the number of cubic feet per second named in your said letter, namely, 7,940 cubic feet, is less than that indicated for this Company for such purposes by the Park Commissioners or by any other body which has dealt with the subject, and is, in fact, insufficient.

Your very truly,

CANADIAN NIAGARA POWER COMPANY,

by A. MONRO GRIER,  
*Vice-President and Secretary.*

Before assenting to the installation of the additional unit No. 11, a distinct understanding in writing was required to the effect that such approval should not be made the basis of any claim that the company was entitled to develop in excess of 100,000 electrical horse-power. The correspondence in connection with this matter is set forth as follows:

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CANADIAN NIAGARA POWER COMPANY.

NIAGARA FALLS, CANADA, June 3rd, 1919.

JOHN H. JACKSON, Esq., Superintendent, Queen Victoria Niagara Falls Park, Niagara Falls, Ontario.

DEAR MR. JACKSON,—In connection with our proposed installation of Unit No. 11, I find that it is not necessary to send you a plan of temporary structures, as was done in the case of Units 8, 9, and 10, as the structures then erected are still available if and as required.

Perhaps you already are aware that we have shut down Unit No. 10 for the purpose of overhauling it. In the same way it is proposed to shut down one Unit after another until all of them have been overhauled. In view of this circumstance, as well as of the fact that constantly we have been at the risk of having one or more Units put out of commission, you will be pleased to hear, as I am to tell you, that our thought is to finish the installation of the eleventh Unit at the earliest possible moment. In style and capacity it will be similar to the Units mentioned above, so that when it is installed we hope to have a "spare" of a capacity sufficient to allow of the repair or maintenance of the present units without interruption of power production.

Yours very truly,

A. MONRO GRIER,  
*President.*





Cliff Walk—Niagara Glen.



NIAGARA FALLS, ONTARIO, July 2, 1919.

DEAR SIR,—In reply to your letter of June 3rd last, it is to be inferred that this Unit No. 11 is simply an insurance against any break down or injury that may happen to any of the other units or while some one or other of the present units is shut down for repair.

You are aware of the position taken by the Commissioners that the Canadian Niagara Power Company has not the right to develop at any one time in excess of 100,000 horse-power. The Commissioners will not give their consent to the installation of any units or any other development which might be construed by you as a consent to develop at your works any power at any time in excess of this limit.

Before the Commissioners approve of the installation or the plans of the structures for this unit No. 11, they will require from you a distinct understanding in writing that such approval shall under no circumstances be used as the foundation of any claim on your part that you are entitled to develop in excess of the above-mentioned limit.

Will you please let me have an answer to this at your earliest convenience so that I may lay the matter before the next meeting of the Commissioners.

Your very truly,

JOHN H. JACKSON,  
*Superintendent.*

A. MONRO GRIER, Esq.,  
President, Canadian Niagara Power Company, Niagara Falls, Ontario.

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CANADIAN NIAGARA POWER COMPANY.

NIAGARA FALLS, CANADA, July 25, 1919.

JOHN H. JACKSON, Esq., Superintendent, Queen Victoria Niagara Falls Park, Niagara Falls, Ontario.

DEAR SIR,—Replying to your letter of July 2nd, the proposed installation, the purpose of which is correctly inferred in your letter, is absolutely without prejudice to our respective positions as to the Company's right to develop (for our position see our letter of November 10, 1913) and we hereby give the distinct understanding in writing required by the Commissioners, namely: That the approval of Unit No. 11 shall under no circumstances be used as the foundation of any claim on our part that we are entitled to develop in excess of the limit set forth in your letter of July 2nd, 1919.

Yours very truly,

A. MONRO GRIER,  
*President.*

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The limit of 100,000 electrical horse-power was exceeded by the Canadian Niagara Power Company during the year ending October 31st, 1919, but no rental was accepted by the Commissioners for the quantity in excess of 100,000 horse-power. The peak load for the half year ending April 30th, 1919, was 104,959 horse-power, and for the half year ending October 31st, 1919, 103,220 horse-power.

ONTARIO POWER COMPANY.

The construction of the third pipe line, a wooden conduit thirteen and one-half (13½) feet in diameter, was proceeded with throughout the year and practically finished in the late fall. It provides water for some increased capacity in the units already installed in the power house, and in addition thereto supplies two new units, giving an added capacity to the station of about 40,000 horse-

power. The backfilling and restoration over the pipe line has been completed at the southerly end from the forebay to the Park Greenhouses, and at the northerly end from Table Rock House to the surge tank at the end of the conduit. The remaining length about forty-five hundred (4,500) feet is left in open cut with the sides trimmed to a uniform slope. The surplus material from the open cut is deposited in the Park upon certain areas approved by the Commissioners, as provided for in the agreement of March 1st, 1918.

The Ontario Power Company in order to raise the water level in the forebay at Dufferin Islands placed wooden flashboards on the crest of the overflow without obtaining the approval of the Commissioners to the construction. The Commissioners declined to approve of the method used, and insisted upon a permanent structure being built. The company is now preparing plans for a concrete top to accord with the Commissioners' requirements.

During the construction of No. 3 conduit motor trucks were largely used for the transport of materials where the tracks of the International Railway Company had heretofore served the same purpose. Large quantities of gravel were brought from the upper Niagara River to Chippawa, and hauled thence over Park roads to various points on the works. The action resulted in great damage to the Park roads, which were not built for traffic of such a character, and after complaint by the Commissioners the company agreed to be responsible for the damage beyond ordinary wear and tear. After the work was completed an agreement was reached covering the amount due to the Commissioners, and the sum was paid by the Power Company.

To cover the two additional Units Nos. 15 and 16 supplied from conduit No. 3, an extension to the power house in the gorge was necessary. The construction was made to correspond with the earlier portion of the building, while the main floor was lowered ten (10) feet to take advantage of additional head in low water stages of the river.

The fixed and additional rentals not paid by the Ontario Power Company for the half year ending September 30th, 1918, were paid by the company in April, 1919, upon the average generation of power, and the amount was received upon account of the rentals due as heretofore, without prejudice to either the rights of the Commissioners or the company.

In the first construction of the Ontario Power Company, the penstock tunnels leading from the main conduit to the water wheels were erected in vertical shafts and taken through horizontal tunnels below the power house floor. In the length of shaft running through shale, the penstocks were concreted in completely, but the tunnel portion and the upper portion of the shaft were left open. The company sought permission to concrete in the remainder of the shafts and the length of tunnel for the first units to provide against the rusting of the steel. This work was approved of by the Commissioners.

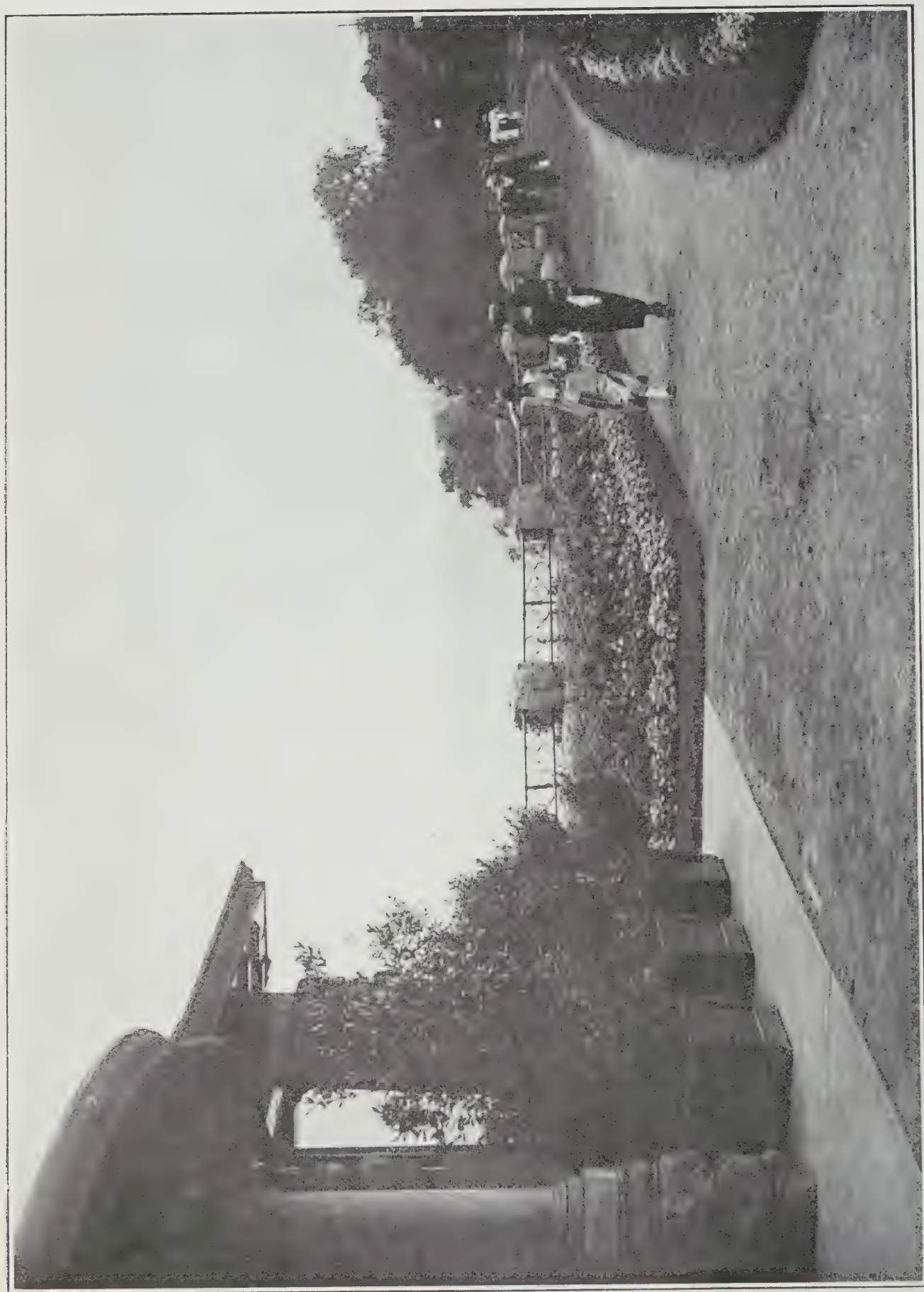
#### ELECTRICAL DEVELOPMENT COMPANY.

The case of the Park Commissioners versus the Electrical Development Company referred to in the Thirty-third Annual Report was tried in October, 1918, and a decision by Mr. Justice Middleton was delivered February 28th, 1919.

The Park Commissioners claimed arrears of rental beyond the amounts admitted and paid by the company, and sought damages for the taking of more water than is authorized in the agreement of 29th January, 1903, together with







Main Path, Queen Victoria Park.

an injunction restraining the defendants from taking water in excess of the grant. It was further contended by the Commissioners that the agreement between the Electrical Development Company and the Toronto Power Company authorizing the latter corporation to operate the generating plant of the Electrical Development Company was in violation of clause 25 of the agreement, providing that the original syndicate should not amalgamate with any other company or enter into any arrangement or agreement which might directly or indirectly have that effect. In addition to disputing the above claims of the Park Commissioners the Electrical Development Company sought a declaration that its power plant as constructed is in accordance with its rights under the agreement. The judgment of the court completely sustained the Commissioners in the method of calculating the additional rentals and the limitation of the grant to 125,000 electrical horse-power measured on peak and enjoined the company from developing beyond that amount. It was held, however, that the energy used by the company itself in the manufacture of saleable electricity should be excluded from the limitation of 125,000 electrical horse-power. This has the effect of giving to the company without rental payment the service power and transformer losses upon energy transmitted over high tension lines. An injunction was granted limiting the generation to 125,000 horse-power for commercial use. That the Electrical Development Company had amalgamated with the Toronto Power Company was not sustained, and the court refused to pronounce any opinion upon the efficiency or sufficiency of the generating station. The full text of the opinion will be found in the appendix.

The Electrical Development Company continued to generate beyond the limits of its agreement with the Park Commissioners, but under the Federal Power Controller's order until March 1st, 1919, when it was released from Power Controller's jurisdiction. To obtain compensation for the excess power thus developed the Commissioners have filed a petition of right against the Dominion Government, and this action will come to trial in the Exchequer Court early in the year 1920.

#### HYDRO-ELECTRIC POWER COMMISSION.

For the Chippawa-Queenston scheme of hydro-electric power development, the Hydro-Electric Power Commission of Ontario will use the Chippawa Creek or Welland River for a distance of four miles from its junction with the Niagara River, dredging it to a uniform section of larger dimensions than the present channel. The current will, therefore, be reversed to the point where the hydro canal proper leaves the Welland River in a northerly direction toward the power house site. The bridges across the Welland River will require to be entirely reconstructed upon new foundations, and among them is included the highway bridge in the Village of Chippawa on the route of the Niagara River Boulevard. This bridge has always been too narrow for the traffic, and particularly so since the boulevard was constructed. The Hydro-Electric Power Commission proposed to renew the structure, giving it a slightly increased width, but not sufficient in the opinion of the Park Commissioners to provide for the ever increasing volume of traffic. Therefore, negotiations were entered into with the Power Commission for the purpose of securing a bridge of at least twenty-four (24) feet in width, with sidewalks additional. In the first instance, it was thought that the Dominion Government might assume some part of the cost of the added dimensions owing to the Welland River being part of the Welland Canal System,



but no success attended the efforts to make the Federal authorities parties to the extra cost. It was finally arranged that the Park Commissioners contribute \$15,000 to secure the width of bridge required, and the Hydro-Electric Power Commission will build it. The maintenance will be undertaken by the Dominion Government.

The Power Commission desired to make further experiments in connection with the intake to the new canal at the mouth of the Welland River, and for that purpose again secured the Dufferin Island channel to conduct the work in. The arrangement prevented the use of the swimming pool during the summer months, and detracted materially from the appearance of this beautiful spot.

For the purpose of giving access to the generating station, and the bringing in of material and heavy machinery, the Park Commissioners sanctioned a railway connection through the lower gorge to and beyond the Village of Queenston connecting with the Michigan Central Railway. The connection has now been placed, and as intimated in the Thirty-third Annual Report, a large amount of destruction has taken place among the natural trees which lined the sloping talus ascending from the water's edge. In conjunction with the railway construction an improvement has been arranged in the tracks of the International Railway Company. Instead of winding down the slope the tracks will now extend northerly on Queen Street and reach the lower level through Vrooman's Ravine. For construction purposes a temporary transmission line has been erected from the site of the generating station at Smeaton's Ravine along the top of the cliff to a point in the vicinity of Queenston Heights Park where it descends to the railway right-of-way. The poles have been kept as far as possible from interfering with the public view, particularly at Brock's Monument entrance.

Upon the upper level above the generating station the tracks of the International Railway Company will be re-located to parallel the front of the screen house. Considerable damage has been done to the roadbed at this point, and the Commissioners have insisted upon temporary protection for the safety of electric cars carrying tourists.

#### INTERNATIONAL RAILWAY COMPANY.

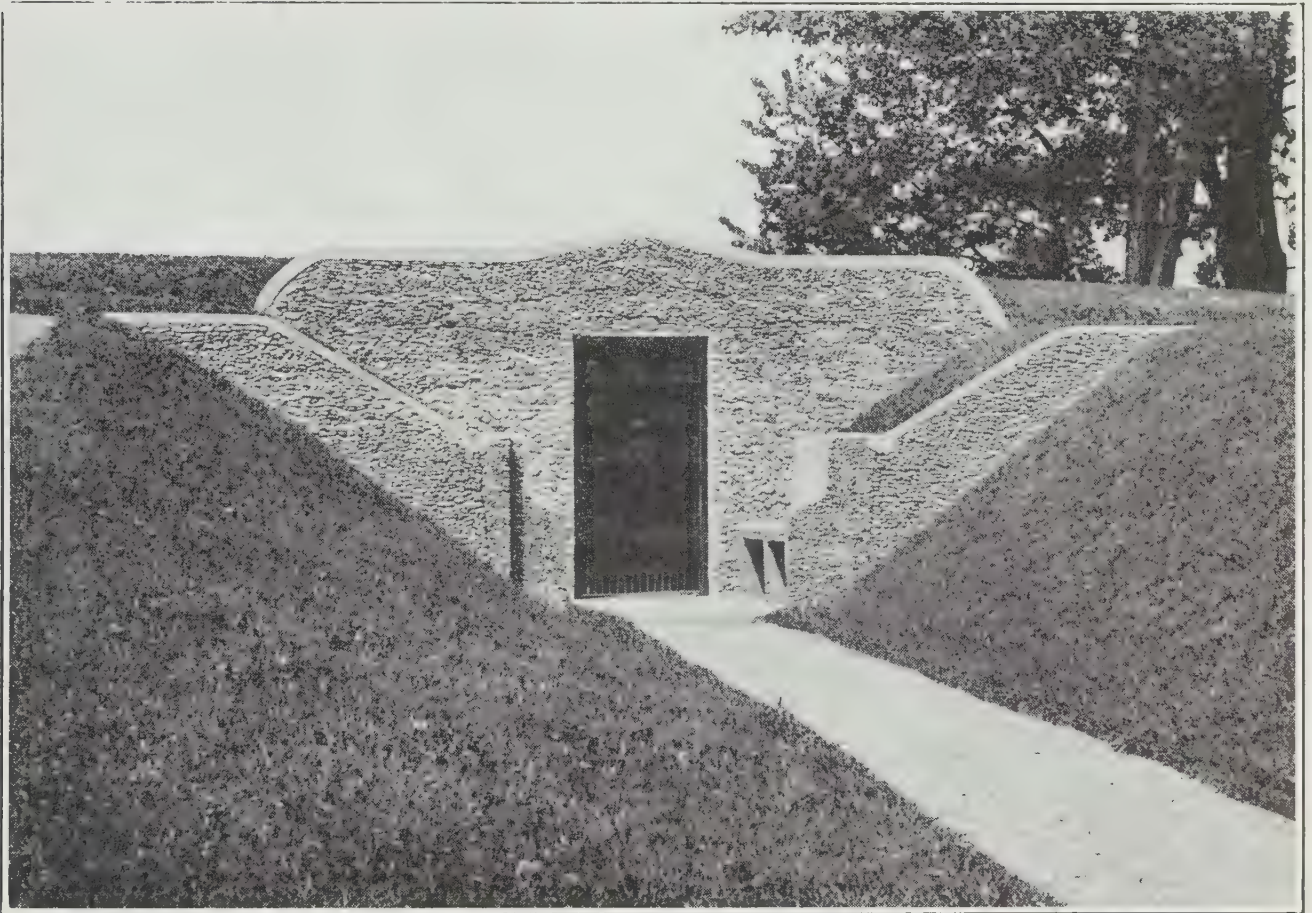
The International Railway Company has made application to the Ontario Railway and Municipal Board for an increased scale of passenger fares over the Park and River division running from Queenston to Chippawa. On account of the agreement with the Park Commissioners for the construction of the electric railway and lands vested in the Commissioners, it is necessary to have the joint approval of the Park Board and the Railway Board. A number of suggestions have been made and new schedules prepared, but no agreement has yet been reached between all parties.

The Commissioners called the attention of the Board of Railway Commissioners for Canada to the Upper Steel Arch Bridge carrying traffic between Niagara Falls, Ontario, and Niagara Falls, New York, and requested an examination of the structure to settle rumors of its unsafe condition. A complete inspection was made, and the International Railway Company had an independent examination and repairs made where necessary, including painting. No foundation for the rumors of the structure being unsafe for traffic was found, and such slight deterioration as had taken place was completely repaired.



## EXTENSION OF PARK LANDS.

It has been the intention of the Commissioners for some years to extend the Park proper between Niagara Falls and Queenston, building a roadway adjacent, at points to the edge of the cliff, to provide a more direct route to Queenston Heights Park. The new route would also connect with the Provincial Highway running to St. Davids, and thence to St. Catharines, and give a roadway of easier grades than that now used through the St. Davids ravine. Negotiations have taken place with the Hydro-Electric Power Commission to secure lands purchased in connection with the Chippawa-Queenston Hydro-Electric scheme, but not required for the power development. Some three hundred and twenty (320)



The Claus Burial Vault, Butler's Burying Ground.

acres were purchased from the Power Commission and the development of the property is now being studied.

The Commissioners have been urged upon many occasions to extend the boulevard scheme of the Park to Niagara-on-the-Lake, and public bodies during the year again requested that the work should be undertaken, pointing out the great necessity for it and the development of tourist traffic that would result. Having purchased land to proceed as far as Queenston, the Commissioners could not undertake at once the development to Niagara, but are obtaining information and preparing preliminary plans for the ultimate development.

The restoration of Butler's Burying Ground adjoining the Town of Niagara was undertaken during the summer and carried along almost to completion. The old vault on the property was rebuilt and a new entrance constructed, while the old monuments, many of them broken, have been gathered together for the purpose

of permanent preservation. The roadway to the property is being improved and planting will be carried on in the spring to make this out of the way spot one of considerable beauty.

The River Road in the City of Niagara Falls from the Park proper to the northerly city limits is vested in the Park Commissioners, and the maintenance is provided by the municipality and the Park Commissioners, each paying one-half of the total cost. For many years the roadbed has been an eyesore owing to the lack of a permanent pavement. In 1919 in conjunction with the city, the whole of the roadway was paved with an asphaltic construction according to the Willite process.

The Park Commissioners have made application to the Ottawa authorities for a proper share of war trophies from the great war when these are being divided, and they have the assurance that full consideration will be given to their request when the trophies are allotted.

A number of notable persons visited Niagara Falls during the year, and the Commissioners were able to extend facilities in their entertainment. His Royal Highness the Prince of Wales was the guest of the Commissioners from October 18th to October 20th, an extensive programme having been prepared for his enjoyment. The Horseshoe Falls was illuminated for the first time on the night of October 18th. The popularity of the heir apparent to the throne of Britain was evidenced at Niagara Falls as elsewhere by the tremendous crowds of cheering people who came to see him at every opportunity.

The President Elect of Brazil, Senor R. Pessoa, visited the Falls on June 27th as the guest of the Dominion Government, the Commissioners sharing in his entertainment.

The King and Queen of the Belgians visited Niagara Falls on October 6th, and were met by representatives of the Dominion Government who escorted them through Queen Victoria Park to the Horseshoe Falls. Owing to press of time only a brief half hour was allotted to the visit in Canada.

Cardinal Mercier, of Belgium, passed through Niagara Falls on October 15th, but did not remain over.

The Commissioners have to acknowledge with pleasure the gift of two coloured engravings of Niagara Falls presented by Mr. C. S. Gzowski, of Toronto, in memory of his father, Sir Casimir Gzowski, who was the first Chairman of the Park Commissioners. To the foresight and business ability of Sir Casimir is due much of the laying of the foundations of the Park System, which has in latter years grown to be of international importance.

#### FINANCIAL.

The accompanying financial statement fully details the receipts from all sources, and shows the expenditures made on both capital and maintenance accounts. There was a balance of \$135,838.24 from the year 1918, and to this must be added \$395,030.20, making a total of \$530,868.48. From the Ontario Power Company there are payments of \$15,000 for fixed rental and \$35,822.75 upon account of additional rentals which were due in 1918, but not paid until 1919. The Electrical Development Company tendered a cheque for \$32,500 for additional rental in 1918, but it was held under advice and not deposited in the bank until 1919. The arrears of rentals owing from the International Railway Company for 1918 are included in the receipts for 1919.



The restaurant at the Administration Building had a very successful season; the total receipts amounting to \$27,935.60, with expenditures of \$22,768.94. The four years of operation under the Park Commissioners' management has resulted as follows:

Year	Total Receipts	Total Expenditures.
1916	\$10,858 38	\$9,343 05
1917	13,972 15	12,604 44
1918	16,742 43	15,467 44
1919	27,935 60	22,768 94
Totals,	\$69,508 56	\$60,083 87

The average net receipts therefore have been \$2,356, which is not sufficient to pay interest upon the investment and depreciation upon the equipment.

The Scenic Tunnel at Table Rock was opened again on August 1st after being closed to the public during the war. The receipts from this point were \$11,941.37 and the expenses \$9,979.10. Heavy expenditures were necessary to prepare the elevator and tunnel for tourist travel.

The maintenance payment of \$210.08 from the Niagara River Boulevard was for work performed under agreement, and the payment of \$6,000 from the Hydro-Electric Power Commission was in settlement of damage to Park roads.

The amount expended upon improvement or capital account was \$148,044.46 and upon ordinary maintenance \$130,105.62, to which must be added debentures interest of \$31,550.17.

All of which is respectfully submitted.

P. W. ELLIS (Chairman).  
GEORGE H. WILKES.  
L. C. RAYMOND.  
W. L. DORAN.  
L. H. CLARKE.  
J. D. CHAPLIN.  
H. Y. GRANT.

Niagara Falls, Ontario, March 1st, 1920.

FINANCIAL STATEMENT, 1919.

RECEIPTS.

Balance in Imperial Bank, January 1, 1919.....	\$135,838 24
Ontario Power Company, balance rental 1918 .....	\$15,000 00
Ontario Power Company, rental 1919.....	30,000 00
Ontario Power Company, balance additional rental 1918 .....	35,822 75
Ontario Power Company, additional rental 1919 .....	67,863 25
Canadian Niagara Power Company, rental .....	15,000 00
Canadian Niagara Power Company, additional rental .....	52,500 00
Electrical Development Company, rental 1919 .....	15,000 00
Electrical Development Company, balance additional rental 1918 .....	32,500 00
Electrical Development Company, additional rental, 1919 .....	53,998 00
International Railway Company, balance rental 1918 .....	2,500 00
International Railway Company, rental 1919 .....	10,000 00



Niagara Spanish Aero-car Company, rental arrears 1917 & 1918..	\$3,000 00	
Niagara Spanish Aero-car Company, rental 1919.....	2,000 00	
T. W. Midrorth, Queenston Heights rental .....	700 00	
T. W. Midforth, additional rental .....	743 03	
Maid of the Mist Steamboat Company, rental .....	1,000 00	
The Refectory, total receipts .....	27,935 60	
Table Rock House, total receipts .....	11,941 37	
Lundy's Lane, burial fees .....	277 00	
Brock's Monument, tolls .....	2,551 65	
Fort Erie Garden, balance for potatoes .....	182 62	
Niagara River Boulevard, maintenance payment .....	210 08	
Hydro-Electric Power Commission, payment re roads .....	6,000 00	
Interest on deposits .....	6,309 80	
Miscellaneous .....	1,995 09	
		395,030 24
		\$530,868 48
Balance in Current Account .....	\$1,000 00	

DISBURSEMENTS,

CAPITAL ACCOUNT.

Queen Victoria Park .....		\$18,396 33
Brick Paving Extension .....	\$9 00	
Improvements, Dufferin Island .....	26 25	
Table Rock House, Equipment .....	9,556 52	
Park Equipment .....	5,312 76	
Equipment for Restaurant .....	1,054 56	
Office Equipment .....	634 45	
Improvements, Administration Building.....	1,217 65	
Lower Fountain Improvements .....	38 16	
Trees and Shrubs .....	50 50	
New Paintshop .....	158 33	
Workshop Lights .....	337 95	
Butler's Burying Ground .....		1,686 92
Restoration of Grounds .....	\$1,686 92	
Queenston .....		420 83
General Improvements .....	\$420 83	
Niagara Glen .....		1,432 93
General Improvements .....	\$1,432 93	
Chain Reserve .....		29 52
Fencing .....	\$29 52	
Niagara River Boulevard .....		5,716 83
Welland River Bridge, Chippawa .....	\$5,000 00	
Lands and Buildings .....	58	
Grading, Drainage and Planting .....	499 15	
Rip-rap Protection .....	217 10	
Whirlpool .....		576 16
General Improvements .....	\$576 16	
Legal Expenses .....		9,531 43
Sinking Fund .....		9,000 00
Expert Advice .....		1,600 51
Purchase of Land from Hydro-Electric Power Commission .....		99,653 00
		\$148,044 46

DISBURSEMENTS.  
MAINTENANCE ACCOUNT.

Administration Expenses .....		\$21,686 33
Office Salaries .....	\$18,968 44	
Office Supplies .....	911 25	
Office Expense .....	963 98	
Travelling Expense .....	634 21	
Commissioners' Expense .....	208 45	
Entertainment .....		1,046 56
Special Account .....	\$1,046 56	
Guards and Caretakers .....		14,046 17
Queen Victoria Park .....	\$8,248 54	
Queenston .....	1,611 74	
Niagara Glen .....	1,324 78	
Chain Reserve .....	350 90	
Lundy's Lane .....	851 57	
Niagara River Boulevard .....	695 64	
Fort Erie .....	963 00	
Upkeep .....		93,326 56
Queen Victoria Park .....	\$60,095 42	
Queenston .....	4,612 71	
Niagara Glen .....	2,281 20	
Whirlpool .....	716 18	
Lundy's Lane .....	1,605 64	
Niagara River Boulevard .....	21,921 63	
Fort Erie .....	737 68	
Chain Reserve .....	1,356 10	
Table Rock House .....		9,979 10
Elevator and Tunnel .....	\$5,369 76	
Stock .....	1,281 95	
Wages .....	3,250 85	
Furniture .....	76 54	
The Refectory .....		22,768 94
Supplies, including kitchen .....	\$13,583 41	
General Expense .....	3,953 45	
Wages .....	5,232 08	
Interest on Debentures .....		31,550 17
Maintenance Account .....		194,403 83
Capital Account .....		148,044 46
Balance 31st December, 1919 .....		188,420 19
		\$530,868 48

SPECIAL SAVINGS ACCOUNT, 1903-1919.

For Maintaining Water Levels at Intake of Canadian Niagara Power Company and International Railway Company.				
1905—January 31st, deposited .....	\$25,000 00			
1905—December 30th, interest to date .....	2,288 41			
				\$27,288 41
Less cost submerged weir .....				2,189 32
				\$25,099 09
1919—December 31st, interest to date .....				12 974 82
				\$38,073 91

STATEMENT OF DEBENTURE INDEBTEDNESS, AS AT DECEMBER 31, 1919.

	Authorized.	Outstanding.	Interest Rate.	Date of Maturity.
Issue of 1887 .....	\$525,000 00	\$525,000 00	4%	July 2, 1927
Issue of 1894 .....	75,000 00	75,000 00	4%	July 2, 1927
Issue of 1908 .....	100,000 00	100,000 00	3½%	July 2, 1927
Issue of 1909 .....	200,000 00	135,000 00	4%	July 2, 1927

## THE REPORT OF THE PARK SUPERINTENDENT.

*To the Commissioners for the Queen Victoria Niagara Falls Park:*

GENTLEMEN,—I submit herewith my Twelfth Annual Report for the year ended December 31st, 1919, comprising a description of the works necessary to maintain and expand the Queen Victoria Niagara Falls Park System.

## GENERAL.

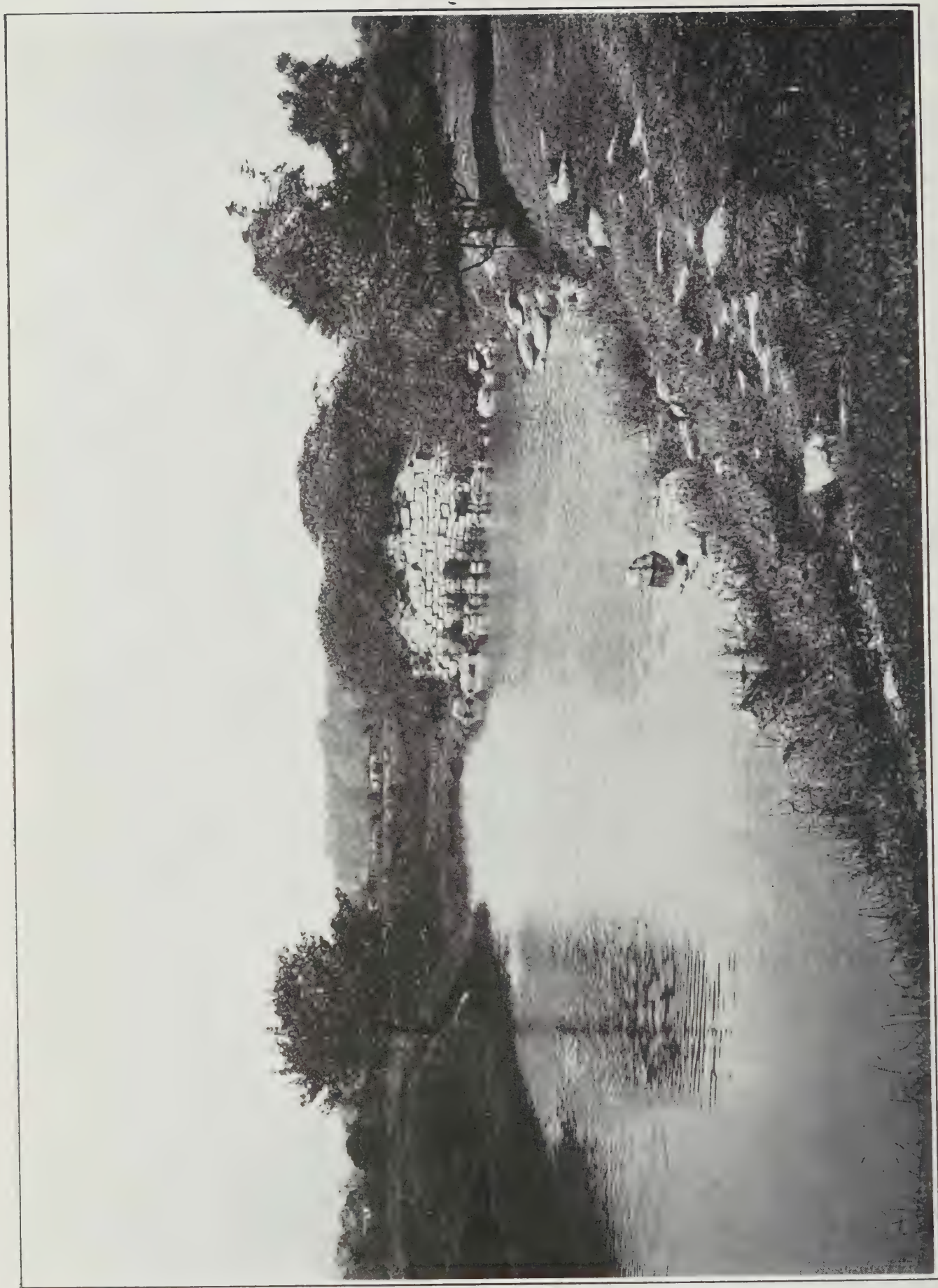
Notwithstanding the abnormal conditions to be faced after five years of war affecting the whole world, much progress was made during the season of 1919 particularly in the upkeep of the roads and Park areas where the labor for maintenance was almost impossible to obtain during the latter years of the great struggle. Had it not been for the rigid policy of keeping a small force of the best help obtainable, it would have been impossible to return to peace-time conditions with such expedition, and much larger sums of money would have been needed to repair roads not fully cared for, according to our statement of maintenance during the last several years. The increased cost of maintenance, therefore, may be attributed almost entirely to the rising scale of labour and material values which have been ascending steadily since 1916, as shown by our records. The outlook for 1920 is that prices will further advance before the peak is reached. On the other hand, the revenue for the purpose of maintaining the parks and boulevards is reaching its ultimate limit from present sources, and in the not-distant future the whole of the yearly receipts will be insufficient to pay for upkeep alone. Improvement of the Park System, therefore, will cause some anxiety unless additional sources of revenue can be discovered and made use of. The restaurant service has been looked upon as a possible producer of further revenue, and some consideration has been given to the extension of this branch of the Park activities, both in enlarging the various quarters now operated and in establishing new buildings at suitable locations along the frontier Park System. It is evident from the last few years' operation of the Refectory in Queen Victoria Park that a good service can be given under the direction of the Park Commissioners, and the year 1919 indicates that progress is being made toward making it profitable, although not unduly so. Any profits realized are used for the benefit and improvement of the service and premises and not for dividends to stock owners, but it remains to be seen whether the popular demand for service at cost will permit the Commissioners using this method of augmenting their income. And yet it would be a very reasonable way to provide additional receipts that would not be felt by the public at large or the individual tourist. If a superior service can be given at a price that is not out of proportion to similiar accommodation under private management, it seems quite reasonable that any profits resulting should not be objected to when they are expended to make the public more comfortable, and to supply enlarged areas, better roads, new facilities and more beautiful surroundings. The benefits to be secured far more than outweigh the small additional charge over the actual cost of service and would not be a burden to anyone.

## QUEEN VICTORIA PARK.

The original restaurant in the Park, known as the Dufferin Cafe, was located in the vicinity of the Administration Building, but fronted on the tracks of the International Railway. This building was razed in 1903 to permit the construc-







Ruins—old Fort Erie.

tion of the first eighteen-foot conduit of the Ontario Power Company, and a new Shelter and Refectory was built at the foot of the escarpment bordering the Park. Thus located, a large space intervened between the front of the restaurant building and the railway tracks, and the paths and entrances did not lend to the free use of the building by the public. Advantage was taken of the disturbed condition created by the construction of the third (and last) conduit by the Ontario Power Company, to redesign the space between the main road and the building. One main path was run to the entrance steps which were located to face easterly instead of southerly. Two auxiliary paths come from points equidistant northerly and southerly from the axis of the main path, both leading to the front entrance. The flower beds in the lawn area were all made to conform to the new design, and the whole front will be opened up in a manner to attract visitors to the balcony, rather than to give the appearance of private quarters. The work, when completed, will, it is expected, attract more tourists to the Refectory, and the restaurant will be enabled to serve more meals than usual under the same conditions. The beds will be planted with low-growing shrubbery. At the same time the service road to the supply entrance, and the road leading to the main drive at the south of the Refectory, were re-designed to eliminate the sharp curves, and the grades were reduced. A new path with steps was constructed along the south side of the building to connect the front and rear areas.

A new cage for the cashier at the self-serve counter upon the ground floor was built to fit into one of the main front doors. This was all done by our own staff according to designs prepared in the office, and it presents a good appearance. It is protected in winter by a movable envelope placed on the exterior.

When the southerly portion of the Park was barricaded against public travel in September, 1916, to protect the immense power plants from enemy plots, the Table Rock House and Scenic Tunnel were closed and the lease terminated. The war ended and the barbed wire obstructions removed, it was decided to again open up this interesting viewpoint to tourists and to operate it under the direct control of the Park Commissioners. The Table Rock House was used by the Welland Canal Guard for part of the war period, and suffered considerably during the winter of 1918-1919. The building was rented to the Ontario Power Company to house part of its construction force occupied with building No. 3 Pipe Line. A large amount of repair work was therefore necessary to restore the premises for commercial work. The elevator and tunnel, too, on account of lying idle for two years, required considerable repairs to provide for safety.

In removing the military barricade it was expected that some considerable money would be realized from salvage, but it was impossible to interest anyone in the barbed wire and 2-inch x 4-inch scantling of which it was constructed. Finally, instead of proving an asset, it required further expenditure to restore the Park. The lumber was the only portion of value, the barbed wire having to be cut into small pieces.

The new paint shop was completed and provides for our doing some additional work heretofore contracted for.

General repairs and painting were carried on at the service buildings, Rambler's Rest Shelter, Inspiration Point Shelter, the Greenhouse and the Gardener's dwelling.

A stand to accommodate 200 people was built for the public reception to H.R.H. the Prince of Wales.

The Main Drive from the Mowat Gate to the Burning Spring Hill was severely damaged by the use of heavy trucks for the Ontario Power Company con-



struction work, and required extensive repairs and partial reconstruction. The surface was sprayed with tar and covered with fine gravel to shed the water and prevent the road metal from ravelling.

A short road connection from the Main Park Drive was built by the Ontario Power Company to the Gate House to provide for heavy loads.

The Canadian Niagara Power Company obtained permission for, and built, a brick road twenty feet wide from the south end of the power house to the Main Drive to give access for vehicular traffic. Landing platforms were included at the street railway tracks for foot passengers.

The coal shortage made it necessary to use wood for fuel whenever possible. Dead trees were cut and a great deal of debris in various parts of the ground used at the greenhouses in the less severe portions of the winter.

During the late fall and winter months, tree pruning was carried on to the full extent of our capacity. Tops were lightened, weak limbs were tied in by chains and bolts, and decayed spots were carefully cleaned out and filled with cement.

The kitchen garden was again maintained to supply fresh vegetables for the restaurant service. After charging up the supplies at current prices, a slight loss resulted from its operation.

The Hydro-Electric Power Commission again had the use of the Dufferin Islands channel for the purpose of conducting experiments relative to the intake works of the Chippawa-Queenston Hydro-Electric development. A model of the type of intake proposed for the entrance to the canal at Chippawa was constructed upon a small scale and observations of velocity and general behaviour under various conditions were carried on. As a result of this work, the design for the entrance structure will be decided upon. The use of the channel prevented the bathing pool from being used during the summer months, except in a very limited way.

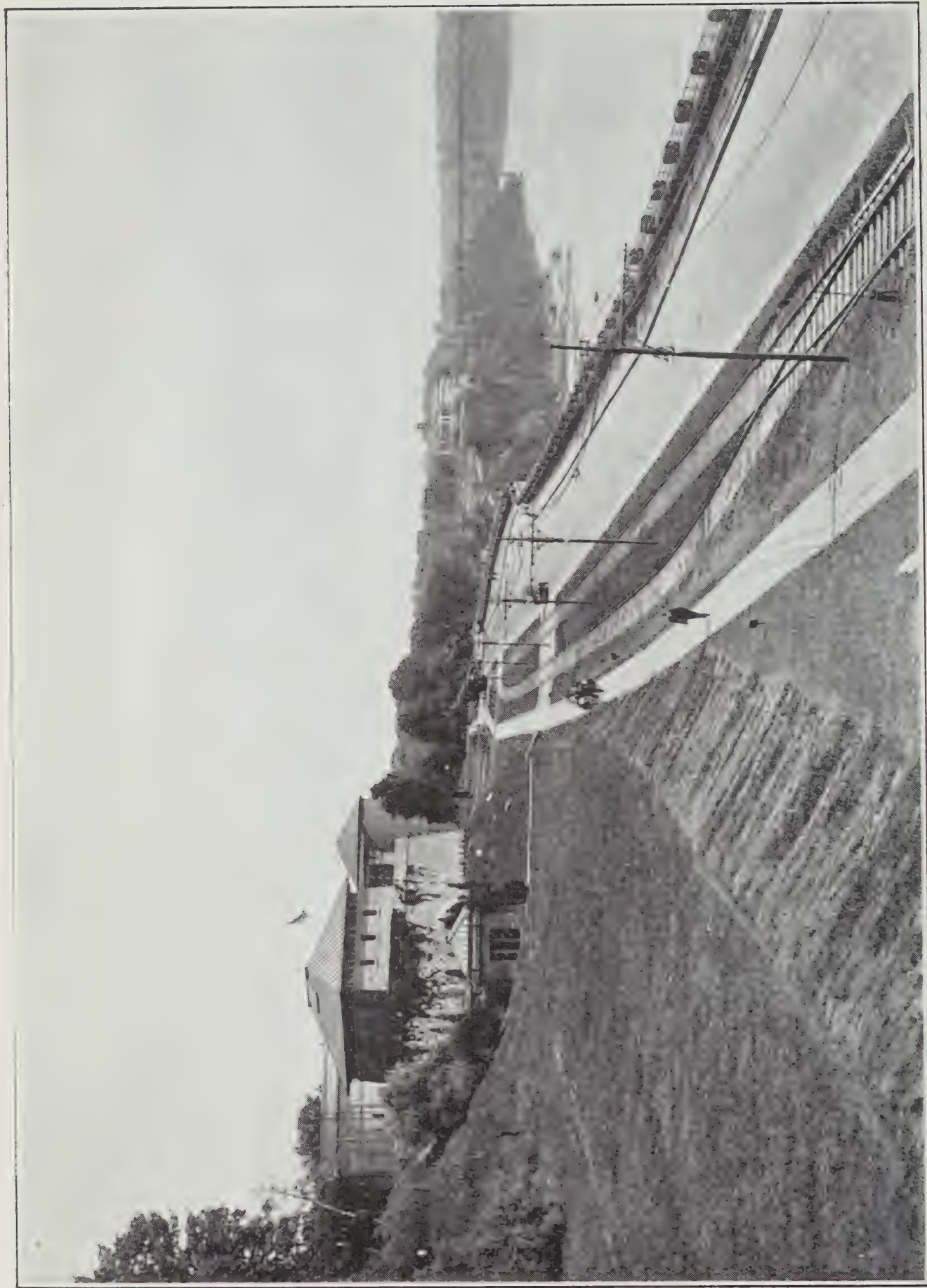
The Ontario Power Company obtained permission, under the agreement of March 1, 1918, to construct the third pipe line, 13½ feet in diameter from the gate house at Dufferin Islands to the Power House and to leave the major portion in an open trench until March 1st, 1923. Under previous agreements, surplus excavation had to be disposed of according to the direction of the Commissioners, and a large yardage was placed by the company around the Dufferin Islands channel, making a new shore-line of less formal appearance than the one constructed in 1903-1904.

Restoration work was carried on at the gate house and between Table Rock and the Power House. No. 3 Surge Tank was completed and the earth embankment placed around it. The temporary dumps still have to be trimmed and planted and the disturbed surface from Table Rock to the Electrical Development Company restored.

#### RIVER ROAD.

The River Road in the City of Niagara Falls, from Ferry Road to North Street, the northerly city boundary, is upon the Chain Reserve, vested in the Commissioners, and at various points additional widths have been purchased by the Park to accommodate traffic conditions. When the new Clifton Hotel was built in 1905, a considerable extra width was purchased to widen out the main approach to the Park proper. By agreement of March 25, 1895, the maintenance of the River Road is provided for by the Commissioners and the City of Niagara Falls jointly. The macadam road surface required an annual expenditure to maintain it for





Ontario Power Company. Restoration of No. 3 Pipe Line.



traffic, and the increased travel made it very difficult to keep this class of road up to standard, even with a bituminous carpet. Arrangements were therefore made with the city to construct a high-class asphalt roadway along the whole length, from the Park to North Street, and the work was completed during the season and adds much to the appearance of the city frontage.

#### QUEENSTON.

The interior of the shaft of Brock's Monument was washed with a coating of white cement to lighten up the strairway for the large number of tourists who wish the climb its heights for the view. The picnic tables were repaired and painted during the winter and a number of new rustic seats constructed. A number of new trees were planted to replace dead ones removed, and general pruning of the trees upon the upper plateau was carried on. The steep road to Queenston Village was repaired and the drainage improved.

#### NIAGARA GLEN.

The southerly path skirting the Niagara River was built up to a higher elevation, and for this purpose overhanging rock was blasted away to a new face. The older steps were repaired and the pathway system generally improved. Some wood was cut for fuel but only among the dead trees. The usual supply of stakes was made during the winter months.

#### BUTLER'S BURYING GROUND.

In 1907 the Commissioners were authorized to acquire the family burying plot of Colonel John Butler, famous in early days as the leader of Butler's Rangers. This sacred spot on the outskirts of Niagara-on-the-Lake was purchased, together with a roadway leading to it, but beyond fencing the area no other work was performed until 1919. Active work in reclaiming it was begun and a design for the grounds was prepared. The old burial vault was reconstructed and an entrance on the grade of the floor cut through the side hill. The floor was cemented, the walls and roof restored and an ornamental iron door placed at the entrance. Pathways were laid out and the ancient tombstones, some over 100 years old, were gathered together for repairs. Many of the stones were broken and some parts lost altogether. The fence was rebuilt and preparations made for planting trees and shrubs. An old spring was led to a gathering basin and gives water in abundance for all the needs of the place. Much of historical interest centres about old Niagara, the first capital of Upper Canada, and this old resting-place of brave men and women of a century ago will be visited by many a tourist seeking records of our land as found along the Niagara Frontier.

#### WHIRLPOOL POINT.

The terminal of the aerial tramway across the whirlpool at Thompson's Point has been parked and planted. The overhanging rock along the edge of the cliff was blasted away and the heavy iron pipe protecting rail moved to make the look-out pathway secure.

## NIAGARA RIVER BOULEVARD.

The road from Chippawa southerly for  $2\frac{1}{2}$  miles was sprayed with tar, and patching of the road surface was carried on during the season over the remainder of the road to Fort Erie. During the dry summer weather the newly-planted trees and shrubs required watering, this operation being provided for by portable gasoline pumps along the edge of the Niagara River. The plantings of shrubs were cultivated in large beds instead of separately for the purpose of economy in upkeep and to create a more consolidated effect.

The grass cuttings were stacked to be used later for mulching, but the time is approaching when more frequent cutting of the grass areas will make it unnecessary to gather the clippings. A small number of new trees were planted and the dead ones of former plantings replaced.

## HYDRO-ELECTRIC POWER COMMISSION.

The construction work upon the Chippawa-Queenston Canal made it necessary to supervise many operations that extended to Park lands. The International Railway track at Smeaton's Ravine required protecting across the front of the forebay. The main bridge over the Welland River in the Village of Chippawa was removed and a temporary bridge constructed to take the traffic until the new one is built. The Power House excavation was started on the talus and a great part of the material used to fill in low land at Queenston. The construction railway from the Power House to Queenston was completed. A temporary power line was constructed from the forebay to Queenston, located upon the Chain Reserve and down the talus.

Sanitary arrangements for the forebay camp were built upon the talus north of the Power House.

Respectfully submitted,

JOHN H. JACKSON,

*Superintendent.*

Niagara Falls, Ont.

March 15, 1920.

H. C. D. THE ATTORNEY-GENERAL FOR THE PROVINCE OF ONTARIO  
AND THE COMMISSIONERS FOR THE QUEEN VICTORIA NIAGARA  
FALLS PARK

V.

THE ELECTRICAL DEVELOPMENT CO., LTD., AND THE TORONTO  
POWER CO., LTD.

Copy of Judgment of Middleton, J., delivered February 28th, 1919.

KILMER, K.C. and ROBINSON for the Plaintiffs.

SCOTT, K.C., MCCARTHY, K.C., ANGLIN, K.C., for the Defendants.

Toronto Non-Jury, 30th and 31st October, 1st November, 1918.

This action arises upon an agreement bearing date 29th day of January, 1903, between the Commissioners of the Queen Victoria Niagara Falls Park, and William Mackenzie *et al*, designated in the agreement as "The Syndicate."

By an Act of The Province 62 Vic., Chap. 11, the Commissioners, with the approval of the Government, are empowered to enter into an agreement with any person, or company, to take water from the Niagara River, within the limits of the Park, for the purpose of enabling such person, or company, to generate electricity, pneumatic, hydraulic or other power in such manner, and for such rental, and upon such terms and conditions as may be embodied in the agreement.

Pursuant to this power, by the agreement in question, the Commissioners granted to the Syndicate "For the purpose of generating electricity, and pneumatic, or any other power to be transmitted, and capable of being transmitted to places beyond the Park." "A license, irrevocable, to take from the waters of the Niagara River, within the Park, a sufficient quantity of water to develop one hundred and twenty-five thousand electrical or pneumatic or other horse-power for commercial use."

By Clause fourteen of the agreement, a Clause which requires to be fully considered, the license was granted for a term of fifty years from the first day of February, 1903, with certain rights of renewal, the Syndicate paying therefor a clear yearly rental of \$15,000, and in addition a further sum to be paid "for each electrical horse-power generated and used and sold or disposed of over ten thousand electrical horse-power."

By Clause twenty-five it is provided that the Syndicate shall not amalgamate with any other company nor shall it enter into any arrangement or agreement which may directly or indirectly have that effect.

By the interpretation of Clause "C" the expression "The Syndicate" is to be understood to mean not only the named individuals, but also their, and each of their, heirs, executors, administrators, and assigns, and by Clause twenty-seven The Syndicate agrees that within two years from the date of the agreement they will sell, assign, convey, and transfer to a company formed, or to be formed, having powers to construct and operate the works in question all the rights and franchises conferred upon The Syndicate.

The agreement describes the works to be constructed by the Syndicate as consisting of a gathering dam to be erected in the bed of the river, a power house to be constructed in the bed of the river to be excavated to a depth which would allow the waters of the river to be conducted through the penstock and the turbines



to be erected and thence by a tailrace, and to be discharged under the main falls of the river. A transformer house was also to be erected at some distance from the bank of the river. These works are described to be "for the generation of one hundred and twenty-five thousand electrical horse-power," and "to permit the Syndicate to take sufficient water at the lowest stage of the river for the generation of one hundred and twenty-five thousand electrical horse-power in the power house of the company."

The Syndicate assigned its rights under the agreement to the Electrical Development Company on the 25th March, 1903, and the agreement and assignment were confirmed by an Act of the Province, 5 Edw. VII, Chap. 12.

The plaintiffs claim in this action first; arrears of rental which are due upon their construction of Clause fourteen of the agreement; second, damages by reason of the taking of more water than is authorized by the grant according to the plaintiffs' interpretation of the agreement; thirdly, an injunction restraining the defendants from taking water in excess of the grant; fourth, a declaration that the agreement between the Electrical Development Company, and the Toronto Power Company is within the prohibition of Clause twenty-five of the agreement, and for consequential relief.

The defendants, the Electrical Development Company, counterclaims asking a declaration of its rights as to the use of the water under the grant and also a declaration that the power plant as constructed is such as it was entitled to construct and use under the agreement. In the defence to the counterclaim the plaintiffs state that the plant by reason of inefficient construction and design takes from the river a greater quantity of water than is sufficient to develop the quantity of electrical power fixed by the agreement but no claim is based upon the allegation.

It is convenient to deal first with the effect of the transaction between the defendants alleged to constitute "an amalgamation" or "to have the effect of" an amalgamation contrary to the provisions of Clause twenty-five.

On the 16th of April, 1908, an agreement was entered into between the Electrical Development, and The Toronto and Niagara Power Company, a transmission company, and its co-defendants The Toronto Power Company, Ltd., by which the undertakings of the Electrical Development Company, and of the transmission company are let, demised, and leased to the Power Company from the date of the agreement until the first day of March, 2013, this term exceeding by one month the duration of the license granted including its renewal terms. In consideration of this the Power Company agrees to assume and pay the rental due the Commissioners, and to pay all accruing payments due upon debentures issued by the lessors, and if the earnings permit a sum which will enable the Electrical Development Company to pay dividends upon its preferential stock.

This in my view is not an amalgamation of the defendant companies nor has it the effect of an amalgamation. It is at most an assignment of the license, a thing that is not prohibited, but is contemplated by the agreement. Adapting the words of Mr. Justice Buckley in *re South African Supply and Cold Storage Co.* (1904), 2 Ch. 268, the word "amalgamation" has not any definite legal meaning. It is a commercial, and not a legal term, and even as a commercial term it bears no exact definite meaning. In each case one has to decide whether the transaction is such that in the meaning of commercial men it is one which is comprehended by the term "amalgamation." To constitute an amalgamation there must be a blending substantially of two or more existing concerns. Here there was, at most, a leasing of the undertaking or an assignment of the license, and nothing that in

either form or substance amounts to amalgamation. *Toronto vs. Toronto Electric Light Co.*, 10 O.L.R., 621.

Turning to the other and more difficult questions raised. In the first place expert evidence was tendered with a view of aiding me in rightly interpreting the contract. I do not think that that evidence is properly admissible. In my view the construction of the contract depends upon its own terms, and must be arrived at without the aid of any oral testimony, expert or otherwise. This expert evidence was mainly directed to the attributing of some particular significance to the words "for commercial use" occurring in the grant.

I allowed the evidence to be given subject to objection lest any appellate tribunal should think it properly admissible.

Evidence which is in my view properly admissible establishes that in the generation of electrical energy some portion of the energy is consumed in the act of production, and never becomes available for sale, this included "excitation loss," and "transformer loss." In the case of the Attorney-General for Ontario *vs. Canadian Niagara Power Co.*, 2 D.L.R. 425, it was determined that under the contract there considered payment must be made for the entire horse-power actually generated without any allowance for such losses. That contract did not contain the words here used "for commercial use." The effect of the introduction of these words is to entitle the licensee to generate not merely one hundred and twenty-five thousand horse-power, but one hundred and twenty-five thousand horse-power "for commercial use"; that is to say, that the measurement of the power is to be made at a point where the electrical energy can be delivered for commercial use. This excludes from computation all electricity used by the company itself in the production of the energy available for sale including excitation and transformer losses.

A far more important question is the meaning to be attached to the limitation of the license by which the defendant may "take from the waters of the Niagara River a sufficient quantity of water to develop one hundred and twenty-five thousand electrical pneumatic or other horse-power for commercial use."

The plaintiffs contend that this indicates a limit beyond which the defendant is not authorized to go. According to their view it is the extreme amount of water which may be taken at any one time. The defendant, on the other hand, contend that the expression "for commercial use" indicates that the limit is not one to be strictly adhered to, that they may take one hundred and twenty-five thousand horse-power on the average or at least with what they call "a swing" of twenty per cent.; that is to say, they are not to be deemed to exceed the privilege granted if they do not take at any one time more than twenty per cent. in excess of one hundred and twenty-five thousand horse-power provided that at some other time they take twenty per cent. less than one hundred and twenty-five thousand horse-power, so that the average does not exceed this amount. The mere statement of this proposition as being something that was intended by the agreement appears to me to demonstrate the fallacy of the argument. If this had been the intention of the parties it certainly could have been expressed in more felicitous language.

The water flowing over the falls in the Niagara River is not unlimited in quantity. The amount that may be used for the production of electricity is limited by agreement between Canada and the United States. When the right to use a portion of the water available for use on the Canadian side was being granted by the Province the determination of the utmost that might be taken by the licensee was manifestly a matter of great importance. The licensee might not at all times use the full amount that he was entitled to take, but the fixing of an amount beyond which he should not at any time go was essential for the purpose of



determining of the amount of power that might be developed by subsequent grantees. If the grantee of the right to take one hundred and twenty-five thousand could close down his works for twelve hours, and operate them for another twelve hours, taking two hundred and fifty thousand horse-power, or could operate them for six hours taking five hundred thousand horse-power, it is easy to see that complications and confusion might arise. To meet this obvious difficulty the defendants seek to introduce, based on opinions of experts, a limitation not found in the contract, and suggest that there should be read into the grant the words "upon the average provided the swing does not exceed twenty per cent." This is said to be the effect of the words "for commercial use."

The true meaning of the words "for commercial use" is, as I have already said, to be found in excluding from the computation all energy used by the company itself in the manufacture of saleable electricity.

Turning now to Clause fourteen. This clause resembles closely the clause considered and dealt with by the Privy Council in the case already referred to, *Attorney-General vs. Canadian Niagara Power Co.* (1912), A.C. 825. The only difference, singularly enough, is in the one sentence upon which stress is laid in the judgment. The additional rental in the case there considered was to be paid "for and from" the development of the higher power. This covenant while otherwise precisely the same omits the words "and from" and it is argued that this enables the two covenants to be distinguished.

The plaintiffs contend, as was contended in the case referred to, that the true meaning of the clause is that the rental is to be calculated by reference to the highest quantity of power generated and disposed of. That is, that when the quantity generated and disposed of by the company reaches any given number of electrical horse-power the rental to be paid to the commissioners is to be calculated by reference to it. The contention of the defendants, on the other hand, is that the quantity of the rental is not to be determined on the peak attained but by the amount actually used which can be easily determined by an integrating watt-hour meter recording the consumption or by averaging the peaks. In dealing with the case before the Privy Council their Lordships say "the case is not susceptible of much argument. It rather lends itself to minute criticism which would be out of place in this judgment."

On the whole, not without some doubt and hesitation, their Lordships have come to the conclusion that the view of the appellants is to be preferred mainly on the ground that there are some expressions which it seems impossible to reconcile with the contention of the respondents, as, for instance, the direction that increased rental is to be payable not simply "for"—a word that has already been criticised—but "from" the development of the higher power.

I am not able to say that the words "and from" are the controlling factor in the judgment of their Lordships. There are other expressions which it is equally impossible to reconcile with the contention of the respondents, and it is to be noted that the expression referred to does not occur in the portion of the clause which provides for the payment of the additional rental, but in that portion of the clause which fixes the date for payment, and it is, therefore, of less moment than the exact words of the rental clause itself.

For these reasons I think I ought to construe this clause as having the same meaning as attributed to the clause in question in the case referred to. This view is, I think, in accord with the opinion of the Supreme Court in *Montreal vs. Montreal L.H. & P. Co.*, 42 S.C.R. 431.



On the question as to what payment should be made for water taken for the purpose of generating electricity over and above the amount limited by the contract there is room for wide difference of opinion. I have come to the conclusion that this should be paid for at a rate not wholly different from that stipulated for by the contract for electricity generated between thirty thousand electrical horse-power, and the maximum, i.e., fifty cents for each horse-power generated, used and disposed of. I do not think that this should be upon a cumulative peak basis, but that the payment should be made at the rate indicated for the highest point of excess during each half year.

No case has been cited which at all indicates the principle upon which damage should be assessed in a case of this kind. What I have suggested is, I think, fair because the plaintiffs have not shown any special damages resulting from the use made of that water which would otherwise have gone idly by the property. On the other hand the defendants cannot complain if they are called upon to pay for that which they have taken without authority a price somewhat in excess of what they have, under the contract, to pay for that which they have authority to take. I have fixed the price of fifty cents semi-annually, and not annually to offset in some degree the fact that it is not payable beyond the half year.

The defendants have, in my view, exceeded the amount of water which they are authorized to take under the agreement, and there should, I think, be an injunction to restrain them from any further breach of contract. It is said that under the War Measures Act an order has been made by the Power Controller compelling the production, by the defendants to the limit of their capacity irrespective of their contract rights. The injunction I grant will be subject to the terms of any order made under the authority of that Act.

The defendants ask that I should make a declaration that the plant and machinery which they have established is such as they are entitled to maintain under the terms of the contract. I have no doubt upon the evidence that the plant was erected in accordance with the provisions of the agreement and was in accordance with the best obtainable expert opinion at the time it was erected.

Evidence was given going to show that the plant was not sufficient having regard to the advance made in this branch of engineering during the last few years. The evidence pro and con on this subject is exceedingly unsatisfactory and quite insufficient for a satisfactory determination of this issue. I do not think that this issue is one upon which I am called to pronounce any opinion, and I make no declaration upon the subject either one way or the other, leaving the matter entirely open to be raised in further litigation, but the limit which I fix beyond which the defendants may not go in taking water from the river is to be determined by the amount necessary for the production of one hundred and twenty-five thousand electrical horse-power by the machinery installed and maintained in a state of reasonable efficiency. The agreement does not contemplate any change in the system as the standard of efficiency advances.

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# DETAILED REPORT

OF THE

# Superintendent of Insurance

TRANSACTIONS FOR THE YEAR 1919

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PRINTED BY ORDER OF  
THE LEGISLATIVE ASSEMBLY OF ONTARIO

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TORONTO :

Printed by CLARKSON W JAMES, Printer to the King's Most Excellent Majesty  
1920



TO HIS HONOUR LIONEL HERBERT CLARKE,

*Lieutenant-Governor of the Province of Ontario.*

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present the detailed Report of the Superintendent of Insurance for the year ended 31st December, 1919.

Respectfully submitted,

W. E. RANEY,

*Attorney-General.*

TORONTO, February 22nd, 1921.

PARLIAMENT BUILDINGS, TORONTO,  
February 21st, 1921.

TO THE HONOURABLE W. E. RANEY, K.C., M.P.P.,  
Attorney-General, Toronto.

SIR,—I have the honour to submit herewith the Report of the Superintendent of Insurance for the year 1920, with accompanying reports respecting various organizations constituted to undertake contracts of insurance, indemnity or guarantee in the Province of Ontario. This Report should have been presented during the year 1920 but circumstances over which the Department had no control prevented the publication of the Report at an earlier date.

#### FORM AND ARRANGEMENT OF REPORT.

The Ontario Insurance Act distinguishes the following divisions of insurers:

A. *Registered Dominion Licensees*: Being Insurance Corporations, Companies or Underwriters operating under or by virtue of the Insurance Act of Canada, and registered by the Province of Ontario, for the transaction of Insurance in the Province.

B. *Provincial Licensees*: Being Insurance Companies licensed, inspected and registered by the Province of Ontario for the transaction of insurance therein.

Of these divisions only the companies comprised in division B (Provincial Licensees) are inspected by the Province. They are here reported upon in the usual form and with the usual financial details pursuant to the provisions of the Ontario Insurance Act.

All of the Companies in division A, except Ocean and Inland Marine Companies make financial statements annually to the Dominion of Canada; and those statements, as revised by the Dominion Superintendent are to be found in the Superintendent's detailed Annual Report, published by the Dominion Department of Insurance. The Balance Sheets printed here under division A are limited to those of Ocean and Inland Marine Companies.

The statements have been arranged alphabetically in the two divisions mentioned.

Since the statements of the companies for the year 1920 are already being received and will be published in the course of a few weeks, it is unnecessary to submit any detailed analysis of the results shown by the statements for 1919, published herewith, other than the summary schedules of the report.

#### PERSONNEL OF DEPARTMENT.

On February 1st, 1920, the undersigned was appointed Superintendent of Insurance, vice A. R. Boswell, resigned, and Dr. Frank Sanderson, F.I.A., F.A.S., was appointed Consulting Actuary to the Department. I record with great regret the fact that Mr. W. J. Vale, who has been for many years Deputy Superintendent of Insurance, died in December last.

#### FORMS OF ANNUAL RETURN TO DEPARTMENT.

The Department purposes to make some changes in the form of Statement required to be filed with the Department by Provincial Licensees for the purpose of simplifying, in so far as possible, the form in which the statements are required to be filed and of securing a greater uniformity in the forms of return required to be filed by Insurance Companies with the Dominion Department of Insurance and with the Departments of Insurance of the other Provinces of Canada. Although substantial progress has been made with this work, the results cannot be availed of sooner than the statement which will be due on the 31st December of this year. The Department has also under consideration a change in the form of returns required from Insurance Corporations licensed by the Dominion of Canada which carry on business in Ontario, which will afford useful information as to the character of insurance business being done by the companies in Ontario. In this effort, the Department is collaborating with the Departments of Insurance of the other Provinces in an effort to secure a uniform form of return which will reduce the labour required from the companies in the completion of the return and simplify its form of presentation for the information of the public.

#### ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY.

During the year a new company has been incorporated under Provincial Charter, with Head Office at Waterloo, to undertake the business of Life and Accident Insurance in the Province. The enterprise has met with a very favourable reception by the investing and insuring public of Ontario.

#### REVISION OF ONTARIO INSURANCE ACT.

The Department is endeavouring to do the preliminary work of investigation which is necessary to fulfil the recommendation of the Honourable Mr. Justice Masten as Insurance Commissioner, that a thorough revision of the Ontario Insurance Act should be undertaken. The fact that very little of a constructive nature has been undertaken



in Insurance Legislation in the Province since the year 1912, makes this a most difficult and onerous work. Very substantial progress has been made. The Department hopes to be able to submit the results of its investigation, and its recommendations during the recess following the present session of the Legislature in the hope that the work will be found in sufficiently complete form to enable the presentation of the revised and consolidated Act to the next session of the Legislature.

#### HON. MR. JUSTICE MASTEN'S REPORT ON FIRE INSURANCE.

The report and recommendations of the Honourable Mr. Justice Masten as Commissioner, appointed by the late Government, to enquire into the conduct of the business of fire insurance within Ontario and related subjects, required the attention of the Department in so far as it touched matters concerning the administration of the Department and contained recommendations requiring affirmative action by the Government or Legislature. Some of these matters will need to be dealt with in connection with the recommendations for the revision of the Ontario Insurance Act, referred to above. Others have already been the subject of Departmental action and are referred to in this report.

#### INSURANCE AGENTS' CERTIFICATES OF AUTHORITY.

At the last session of the Legislature, the provisions of the Act in regard to Insurance Agents' licenses were modified in some important particulars and a new form of application for Insurance Agents' Certificate of Authority was prescribed by the Department. The Department is endeavouring to carry out the recommendations of the Honourable Mr. Justice Masten as Insurance Commissioner by making a more careful scrutiny of the applications for these certificates with the purpose of restricting the issue of licenses to *bona-fide* Insurance Agents, who will give real service to the public in exchange for the remuneration which they collect from the Insurance Companies by way of Agents' Commissions. The publication of the List of Insurance Agents licensed by the Department in a revised form gives, in complete detail, information as to the licenses issued and the Insurance Companies recommending the same. There are important particulars in which the provisions of the Act affecting the issue of these licenses will require to be further amended if the recommendations of the Insurance Commissioner are to be effectively and completely fulfilled.

#### WINNIPEG CONFERENCE OF PROVINCIAL SUPERINTENDENTS OF INSURANCE.

With your co-operation and assistance, a Conference of the Superintendents of Insurance of the Provinces of Canada was arranged for and held at the City of Winnipeg in October last. At that Conference a Constitution of the Association of Superintendents was adopted and officers appointed. The Superintendent of Insurance for the Province of Saskatchewan was elected President of the Association, and the undersigned was elected Secretary-Treasurer. A large representation of insurance companies was present.

At the Conference many subjects of extreme importance to the Departments of Insurance, to the business of insurance, and to the insuring public were under discussion, and conclusions reached which will be useful in improving and harmonizing the administration of the Provincial Departments and in enabling the Departments to formulate recommendations to their respective Governments on subjects which require legislative action. It was agreed by the members and provided for in the Constitution that Annual Meetings of the Association should be held for similar purposes, and the place of meeting for the present year has been fixed at the City of Quebec.

No official record of the proceedings of the Conference was published, but excellent reports of the addresses and discussions of the Conference appeared in the insurance and financial press. I expect that in future, the proceedings of the Conferences will be fully reported and published as a permanent record. Some of the constructive work initiated at that Conference is indicated in the comment on the following subjects:

#### UNIFORM STATUTORY FIRE INSURANCE CONDITIONS.

The Uniform Fire Insurance Policy Act which was drafted by the Commissioners on Uniformity of Legislation in the Provinces, was thoroughly considered and discussed at the Conference, and important recommendations were made to the Commissioners for the revision of their draft. The consideration of this matter is being continued, and I expect that the Draft Bill will be in such form that the next meetings of the Conference and the Dominion Bar Association will be able to approve it for recommendation to the Legislatures of all the Provinces for enactment in lieu of the existing statutory fire conditions contained in the various Provincial Statutes.

#### UNIFORM STATUTORY AUTOMOBILE INSURANCE CONDITIONS.

At the Conference draft standard automobile insurance conditions were submitted and thoroughly discussed. A committee of the Conference consisting of the Superin-



tendents of Insurance of Saskatchewan and Ontario was appointed to continue the work of perfecting this draft. Meetings of that committee with representatives of the automobile insurers and other persons interested are being held and the report of the committee will be presented to the meeting of the Conference at Quebec City in the current year. It is the hope of the Conference that these conditions will be in such form that the Superintendents will be able to recommend their enactment to their respective Governments for the safeguarding of the public interest in the insurance of automobiles. The need for completion of this work is urgent.

#### UNIFORM STATUTORY ACCIDENT AND SICKNESS INSURANCE CONDITIONS.

The work of the Conference in connection with these conditions has reached a stage similar to that of the Automobile Insurance conditions.

#### FIRE INSURANCE AGENTS' COMMISSIONS.

The report of the Honourable Mr. Justice Masten which dealt with the cost of Fire Insurance to the public in Ontario, paid special attention to the matter of the Agency System of business and the cost of acquisition of business to the companies occasioned by this method. On page 20 of the published Report he advised:

"Since commissions are, in my opinion, excessive and since it has so far proved impossible for the Insurance Companies themselves to effectually bring about an agreement limiting them, I suggest that unless before action is taken on this Report the companies do agree upon some alternative, the Legislature consider some enactment limiting the amount of fixed commissions which may be received or paid for the taking in Ontario of any application for insurance on property, or in respect to the placing out of Ontario of any insurance on property in Ontario."

In the two years that have passed since the publication of this report, the companies have taken no action in the matter and the conditions to which the Commissioner referred have become more acute. Because the Report of the Commissioner did not recommend any specific method of regulation of the matter of Insurance Agents' Commissions, it was necessary for the Department to make a thorough investigation of the matter to determine how, if at all, the business might be fairly and effectively regulated for the purpose of reducing insurance costs to the public and removing the abuses in the conduct of the business to which the Commissioner referred. This investigation was most carefully and thoroughly conducted by the Department before any action was taken. The investigation entirely confirmed the conclusions of the Commissioner that Agency commissions being paid by the companies, particularly in the City of Toronto, are excessive and unreasonable and that the effect of the competition between companies tends to increase these costs and aggravate the abuses rather than to give any relief to the insuring public. The fact that the public of Ontario pay more than \$16,500,000 annually to registered Fire Insurance Companies for Fire Insurance protection makes the matter one of general interest and concern.

Fire Insurance Agents' Commissions have been the subject of regulation in many parts of the world, and even in Ontario, outside of the City of Toronto, some commission rules were in effect. The rules are usually made and enforced by associated companies. There are exceptions in England and the United States in regard to workmen's compensation insurance and life insurance respectively, in which the Imperial Parliament and the Legislature of New York State have fixed maxima commissions for agents of insurance companies carrying on these classes of business.

The repeated attempts of the companies associated in the Canadian Fire Underwriters' Association to determine and administer commission rules in the City of Toronto have always proved abortive. This has been due chiefly to the fact that in the City of Toronto, as in other large cities in Canada and the United States, there are two competing systems of company representation, which are known as the Branch Office system and the General or Chief Agency system. By way of explanation, the General or Chief Agent, in addition to soliciting business, is expected to perform special company duties, such as are performed in the other system of representation by the manager of a branch office, and he is entitled to receive a higher rate of commission in remuneration for his services, than is paid to the ordinary local or canvassing agent. In Toronto, however, branch offices have insisted that they had the right to pay ordinary local and canvassing agents the same or as high a rate of commission as is paid by Agency Companies to their General or Chief Agents, and this has resulted in a competition for Toronto business which has taken the form of companies bidding against each other for business by increasing rates of commission to agents.

Another source of difficulty and dissatisfaction is the fact the companies pay to Toronto agents higher rates of commission on insurance of risks located outside of Toronto than they will pay to their own agents who reside in the place of location of the risk.

Having come to certain conclusions as to a form of regulation which would secure the elimination of many abuses in the agency system and a reduction of insurance cost



to the public, the Department endeavoured to secure the adoption of its plan by the Insurance Companies operating in the Province by some voluntary agreement which could be adopted by the companies and enforced by them. What follows is an account of the proceedings to this end.

A special meeting of Insurance Company Managers was held in Toronto on the 16th day of December last, pursuant to a form of notice by letter which is published in the appendix to this Report. The meeting was a very large and representative one, including practically all companies doing Fire Insurance business in the Province, whether associated with the Canadian Fire Underwriters' Association or not. The meeting recorded its opinion that graded commission terms of 20 per cent. of premium in respect of private dwellings and their furniture contents, and 15 per cent. in respect of all other classes of business were reasonable and proper rates of commission to be paid to local and canvassing agents throughout the Province. These proposed terms were chosen by the meeting from five alternative proposals submitted to ballot.

When the question of rates of commission to Chief or General Agents was reached, the Department's proposals, which made no provision for special remuneration for Chief or General Agencies, were rejected by the Company Managers. Efforts were made to secure the agreement of the meeting upon any alternative plan but all such efforts failed.

The opinion of the meeting was divided strictly according to the method of representation in the City of Toronto; all companies having Head Offices or Branch Offices in the city voting in one body, and all companies represented by Chief or General Agents in Toronto, voting in a contrary body.

Subsequent conferences were held by the Department with representatives of the local and canvassing Insurance Agents of the Province, who are associated in the Ontario Fire Insurance Agents' Association. A result of these conferences was that the Department was able to reach an agreement with a committee of the agents on a modified basis of the graded terms of 15 and 20 per cent., which provided for 20 per cent. commissions upon all three-year business and mercantile buildings and 15 per cent. on all other classes. The Department undertook to recommend to the companies the adoption of this scale of rates for local and canvassing agents.

Conferences continued between the Department and representatives of the Company Managers and Chief and General Agents in the City of Toronto, for the purpose of reaching an agreement as to any additional provision which was necessary to provide for company representation in Ontario by Chief or General Agencies. In this case, differences were apparently harmonized and tentative approval given by a small group of these unofficial representatives on a plan which coupled with the proposed graded terms, a provision that each company might appoint one Special Agent in the Province to whom definite supervising and managerial duties should be delegated and that, for the performance of such duties, an additional allowance separate and apart from commission determined by a definite agreement in advance, might be paid for such managerial and supervising functions.

The Department had very good reason for supposing that the final form of this suggestion would be acceptable to companies and agents, and it had been satisfied by its investigations that the adoption of such rules would remove many abuses existing in the Fire Insurance Agency system and reduce the cost of acquisition of business to companies, thereby enabling them to provide insurance at a lower cost to the public.

Conferences were held with representatives of those companies which are not associated with the Canadian Fire Underwriters' Association for the purpose of endeavouring to secure their adherence to a voluntary agreement to be made by the companies on the basis above outlined, but these representatives refused to agree to this or any other form of regulation.

The Department's proposals were, therefore, submitted to the Canadian Fire Underwriters' Association by letter, copy of which is printed in the appendix to this Report. A request for some reduction in Fire Insurance premium rates in Ontario was coupled with the submission of this suggestion in order that the advantage of the reduced cost of acquisition of business might be transferred to the public by way of lower premium rates. A copy of the communication on this subject is also printed in the appendix.

A meeting of the Canadian Fire Underwriters' Association was held in Montreal on the 14th of February, 1921, to consider these communications of the Department, and on that occasion both proposals of the Department for regulation of commissions and for reduction of rates were rejected. A copy of the official communication of the Association in reply to the Department is printed in the appendix.

At the time of writing this Report, a committee of the Associated Companies named by the President, has undertaken to continue their efforts to reach an agreement.

The Department has earnestly endeavoured by constructive effort to assist in the elimination of the abuses referred to by Mr. Justice Masten in his report. That these abuses are real and operate against the interest of the insuring public has long been admitted. Public attention should continue to be focused upon these abuses until they are removed.

Respectfully submitted,

V. EVAN GRAY,  
*Superintendent of Insurance.*

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## INDEXES:—

Index A: Dominion Licensees, standing registered at the 1st September, 1919, being Insurance Corporations, Companies or Underwriters operating under the Insurance Act of Canada and registered by the Province of Ontario for the transaction of insurance in the Province.

Index AA: Corporations or Companies standing registered at the 1st September, 1919, in the Province of Ontario, for the transaction of Inland or Ocean Marine Insurance or both; also for the Investment of Surplus Funds.

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## DIVISION A

INSURANCE CORPORATIONS OR COMPANIES OPERATING UNDER THE INSURANCE ACT OF CANADA, AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE IN THE PROVINCE.

DIVISION A.—INSURANCE CORPORATIONS OR COMPANIES, OPERATING UNDER  
THE INSURANCE ACT OF CANADA AND REGISTERED BY THE PROVINCE  
OF ONTARIO FOR THE TRANSACTION OF INSURANCE IN THE PROVINCE.

NOTE.—Reports heretofore made respecting such companies described fully their mode and place of incorporation; their statutory powers, duties, rights, and obligations; their internal organization; the relation of the members *inter se*; the liabilities of the members to the creditors of the Company; the kind or kinds of insurance for which the Company is registered in Ontario; and the extent to which assets of the Company have been deposited in various countries as special security for the policyholders of those several countries. In the present report, except in the case of new admissions to registry, it has not been considered necessary to set out all of these details. Where any change has occurred in the Company's powers or status, of which the Department of Insurance has had notice, the nature and extent of such change are indicated.

All the Companies in Division A, except Ocean Marine Companies and (since 4th May, 1910, Inland Marine Companies, 7-8 George V, 1917, c. 29 (D) ), make financial statements annually to the Dominion of Canada; and those statements, as revised by the Dominion Superintendent, can be found in the Superintendent's Annual Report. The balance sheets, therefore, printed here, under Division A, are limited to those of Ocean and Inland Marine Companies.

The deposits of Companies in this division have been revised up to the 1st April, 1920.



## DIVISION A

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### ACADIA FIRE INSURANCE COMPANY.

Register No. 6991.

Certificate of Registry No. 4164.

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#### Directors and Officers.

*Directors.*—C. C. Blackadar, A. E. Jones, Wm. P. Webster, Halifax, N.S.; Chas. H. Mitchell, Geo. R. Hart, Halifax, N.S.; R. MacD. Paterson, Montreal, Que.; J. B. Paterson, Montreal, Que.

*Officers.*—C. C. Blackadar, President, Halifax, N.S.; A. E. Jones, Vice-President, Halifax, N.S.; R. K. Elliott, Secretary-Treasurer, Halifax, N.S.

1. Head Office, Halifax, N.S. Chief Agent and Attorney for Ontario, Harold M. Sampson, Toronto. Suits by or against the Company may be brought in the name of Acadia Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Nova Scotia, Special Act to amend and consolidate the Acts relating to the Acadia Fire Insurance Company, A.D. 1906. See also Canada (1917), chap. 29, and R.S.O., 1914, chap. 183, and Act amending same.

3. *The members are related* as shareholders in an incorporated joint stock company, the liability of the members is nil, as the capital stock, \$400,000, is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921 to transact Fire and Hail Insurance,

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$77,245, held by the Government of Canada.

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### ÆTNA INSURANCE COMPANY.

Register No. 7011.

Certificate of Registry No. 4189.

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1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, A. M. M. Kirkpatrick, Toronto. Suits by or against the Company may be brought in the name of the Ætna Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly of the State of Connecticut, 1820, 1839, 1857, 1864, 1877, 1881, 1886.

3. *The members are related* to each other as shareholders in an incorporated joint stock company, and the liability of the members is nil, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Automobile, Inland Transportation, Tornado and Sprinkler Leakage Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Total deposit accepted at \$492,539.

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### ÆTNA LIFE INSURANCE COMPANY.

Register No. 6882.

Certificate of Registry No. 4056.

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1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, George H. Orr, Toronto. Suits by or against the Company may be brought in the name of the Ætna Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: State of Connecticut, 1878, an Act to amend the Charter of the Ætna Life Insurance Company of Hartford; State of Connecticut, 1882, amending the charter of the Ætna Life Insurance Company; State of Connecticut, 1883, amending the charter of the Ætna Life Insurance Company.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount of their capital stock. The amount of the capital stock is \$5,000,000, fully paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Those marked A are applicable solely to policies existing 31st March, 1878; those marked B to policies issued subsequently. Deposit accepted at the value of \$5,394,360, being \$100,000 (A), and \$5,294,360 (B).

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### ALLIANCE NATIONALE.

Register No. 6898.

Certificate of Registry No. 4071.

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### Directors and Officers.

F. C. Laberge, President, Montreal; Chas. Duquette, 1st Vice-President, Montreal; Dr. P. H. Bedard, 2nd Vice-President, Quebec; Geo. Monet, Secretary, Montreal; Alf. St. Cyr, Treasurer, Montreal; Theo. Cypihot, Physician-in-Chief, Montreal; Eug. H. Godin, Legal Advisor, Montreal; L. O. Dauray, N.P.; Frs. Fauteux; Dalbe Viau and H. Delorme, Directors, Montreal; F. A. Labelle, Director, Hull.

Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Lyman Lee, Hamilton. Suits by or against the Association may be brought in the name of the Alliance Nationale.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Association was incorporated originally on the 27th February, 1893, by the Legislature of the Province of Quebec. Incorporated by special Act of the Parliament of Canada, 1917, chapter 69. Canada Insurance Act, 1917, chapter 29, amended by 9-10 George V, chapter 57.

3. *The members are related* as members of a fraternal benefit society.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1920, and expiring on the 31st March, 1921, to transact Life, Disability and Sickness Insurance to the extent authorized by the Association's Charter.

5. *Deposited assets*.—Assets of the Association are deposited and held as special security for the policyholders therein as follows: Deposit accepted at the value of \$350,000.

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### ALLIANCE ASSURANCE COMPANY, LIMITED.

Register No. 6961.

Certificate of Registry No. 4134.

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1. Head Office, London, England. Chief Agent and Attorney for Ontario, Alfred W. Smith, Toronto. Suits by or against the Company may be brought in the name of the Alliance Assurance Company, Limited.

2. The Company was originally constituted by deed of settlement dated the 4th August, 1824, under the name of the Alliance British and Foreign Life and Fire Assurance Company. The corporate name was changed to the Alliance Assurance Company, and the Company is now governed by the Act of the Imperial Parliament 49 and 50 Vict., chap. 74 (the Alliance Assurance Company's Act, 1886), and by the said deed as thereby altered. The Company was under the (Imperial) Companies' Act, 1862 to 1900, registered as a limited Company, 11th April, 1902.

3. *The members are related* as shareholders in a joint stock company with a capital of five million pounds, divided into 250,000 shares, each of the nominal amount of £20, on each of which the sum of £2 4s. is deemed to have been paid. The contracts of the Company contain a clause limiting the liabilities of the shareholders to the amount remaining unpaid on his or her share or shares; and see new paragraph 2 *supra*.

NOTE.—The clause above referred to is as follows: "Provided always that no member of the Company shall be liable for more than the unpaid portion of his share or shares in the Capital of the Company."

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Accident, Automobile, Guarantee, Hail, Sickness, Burglary and Plate Glass Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$503,775, held by the Receiver-General of Canada.



**AMERICAN CENTRAL INSURANCE COMPANY.**

Register No. 7136.

Certificate of Registry No. 4252.

1. Head Office, St. Louis, Missouri. Chief Agent and Attorney for Ontario, James Ernest Proctor, Toronto. Suits by or against the Company may be brought in the name of the American Central Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated by special Act of the Legislature of Missouri, 1853, under the name Atlantic Mutual Insurance Company; Missouri, 1869, General Act, name changed to American Central Insurance Company; Missouri, 1919, sec. 6996.

3. *The members are related* as shareholders of an incorporated joint stock company and the liability is limited to the amount paid upon the shares. All shares are fully paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 18th day of June, 1920, and expiring on the 31st day of March, 1921, to transact Fire and Tornado Insurance, also Automobile and Explosion Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the shareholders therein as follows: Deposits accepted at the value of \$168,246.67, held by the Receiver-General.

**AMERICAN EQUITABLE ASSURANCE COMPANY OF NEW YORK.**

Register No. 6914.

Certificate of Registry No. 4087.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, F. E. Leyland, Toronto. Suits by or against the Company may be brought in the name of the American Equitable Assurance Company of New York.

2. The Company was incorporated in 1918 under the Laws of New York and filed its charter with the Superintendent of Insurance, April 4th, 1918.

3. *The members are related* as members of a joint stock company. The capital stock \$400,000 is fully paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland and Ocean Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$50,000, held by the Insurance Department, Ottawa.

**THE AMERICAN AND FOREIGN MARINE INSURANCE COMPANY.**

Register No. 7035.

Certificate of Registry No. 4213.

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1. Head Office, New York. Chief Agent and Attorney for Ontario, Arthur Tucker, Toronto, Ont. Suits by or against the Company may be brought in the name of the American and Foreign Marine Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was formed in the year 1896 under the name of The American and Foreign Marine Insurance Company. The Company has now by virtue of its incorporation, power to sue and be sued in its corporate name.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is nil, as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact the business of Inland Transportation Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$26,000, held by the Finance Department, Ottawa.

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**AMERICAN SURETY COMPANY OF NEW YORK.**

Register No. 6968.

Certificate of Registry No. 4141.

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1. Head Office, New York City. Chief Agent and Attorney for Ontario, W. H. Hall, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, 1892, chap. 690.

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability to the members. The capital stock of the Company is \$5,000,000, and is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Burglary and Guarantee Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$82,000, held by the Receiver-General.

**THE ATLAS ASSURANCE COMPANY, LIMITED.**

Register No. 6837.

Certificate of Registry No. 4008.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Irving Wells Smith, Toronto. Suits by or against the Company may be brought in the name of the Chairman and Secretary for the time being.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: 54 Geo. III., chap. 79 (Imp.), an Act to enable The Atlas Assurance Company to sue and be sued in the name of their Chairman or Secretary under certain regulations; the Life Assurance Companies' Act, 1870, and Acts amending it. The Company was incorporated under the Companies' Acts (Imp.), 1862 to 1900 as a limited company on the 13th June, 1901, under the name "Atlas Assurance Company, Limited."

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them. The Company has a capital of £2,200,000, on which has been paid £264,000.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$476,764, held in trust by the Receiver-General for the Dominion of Canada.

**BEAVER FIRE INSURANCE COMPANY.**

Register No. 6822.

Certificate of Registry No. 3993.

**Directors and Officers.**

*Directors.*—G. W. Allan, K.C., M.P., Winnipeg; W. J. Christie, Winnipeg; W. H. Cross, Winnipeg; F. T. Griffin, Winnipeg; Andre Gouzee, Winnipeg; D. H. Laird, K.C., Winnipeg; F. Morton Morse, Winnipeg; A. Dejaed, Winnipeg.

*Officers.*—W. J. Christie, President, Winnipeg; G. W. Allan, K.C., and Andre Gouzee, Vice-Presidents, Winnipeg; A. Dejardin, Managing Director and Secretary, Winnipeg.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, C. R. Drayton, Toronto. Suits by or against the Company may be brought in the name of the Beaver Fire Insurance Company.

2. *The Company was incorporated* by special Act of the Legislature of Manitoba, 16th May, 1913. 3-4 George V, cap. 68.

3. *The members are related* as shareholders of an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the share held by them.



4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st of March, 1920, and expiring on 31st day of March, 1921, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$66,475.

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### THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

Register No. 6924.

Certificate of Registry No. 4097.

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#### Directors and Officers.

*Directors.*—W. R. C. Corson, Hartford, Conn.; H. N. Roberts, Toronto; Charles S. Blake, Hartford, Conn.; Olaf E. Gamberg, Montreal; James R. L. Starr, Toronto; Ralph R. Corson, Toronto.

*Officers.*—H. N. Roberts, President and General Manager, Toronto; Olaf E. Gamberg, Vice-President, Montreal; James P. Bryne, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the Corporation.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 38 Vict., chap. 95, an Act to incorporate the Canadian Steam Users' Insurance Association; 45 Vict., chap. 102, an Act to amend the Act incorporating the Canadian Steam Users' Association; 52 Vict., chap. 97, an Act to amend the Act incorporating The Boiler Inspection and Insurance Company of Canada; 55 Vict., chap. 68, an Act respecting The Boiler Inspection and Insurance Company of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Steam Boiler Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$97,594, held by the Receiver-General of Canada.

**THE BRITISH AMERICA ASSURANCE COMPANY.**

Register No. 6647.

Certificate of Registry No. 3907.

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**Directors and Officers.**

*Directors.*—E. Hay, Toronto; John Hoskin, K.C., LL.D., Toronto; Col. Sir H. M. Pellatt, C.V.O., Toronto; R. Bickerdike, Montreal; D. B. Hanna, Toronto; Sir John Aird, Toronto; Geo. A. Morrow, Toronto; Lt.-Col. Frederick Nicholls, Toronto; Alfred Cooper, London, Eng.; E. R. Wood, Toronto; H. C. Cox, Toronto; W. B. Meikle, Toronto; Miller Lash, Toronto; John H. Fulton, New York; Lt.-Col. Henry Brock, Toronto.

*Officers.*—W. B. Meikle, President and General Manager, Toronto; E. F. Garrow, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the British America Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following:—Canada, 17th May, 1882; 45 Vict., chap. 99, an Act to amend and consolidate as amended the several Acts relating to the British America Assurance Company; 56 Vict., chap. 75 (D.).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Automobile, Hail and Inland Transportation Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$106,796, held by the Dominion Government.

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**THE BRITISH CROWN ASSURANCE CORPORATION, LIMITED.**

Register No. 7013.

Certificate of Registry No. 4191.

1. Head Office, Glasgow, Scotland. Chief Agent and Attorney for Ontario, John Hutton Riddell, Toronto. Suits by or against the Company may be brought in the name of The British Crown Assurance Corporation, Limited.

2. *The Company, how constituted or incorporated.* The Company was incorporated under the Companies Acts of the United Kingdom of Great Britain and Ireland, 1862 to 1890, on the 26th March, 1907, by registration of Memorandum of Articles of Association dated 20th March, 1907.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$339,833.

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### BRITISH COLONIAL FIRE INSURANCE COMPANY.

Register No. 6985.

Certificate of Registry No. 4158.

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#### Directors and Officers.

*Directors*.—Hon. Adelard Turgeon, Quebec, Que.; J. B. Morissette, Quebec; L. Leon Patenaude, Montreal; Hon. J. E. Roberge, Quebec; I. L. Lafleur, Montreal; L. H. Desjardins, Terrebonne; D. O. E. Denault, Sherbrooke; Nap. Drouin, Quebec; Eusebe Huard, Lambton, Que.; J. Spycket, Paris, France; Michel Propper, Paris, France; Vte. de Jessaint, Paris, France; Lauzarche d'Azay, Paris, France; Dupont Descat, Paris, France.

*Officers*.—I. L. Lafleur, President, Montreal, Quebec; J. B. Morissette, Vice-President, Quebec; Theodore Menuier, Manager and Secretary, Montreal.

1. Head Office, Montreal, Quebec. Chief Agent and Attorney for Ontario, Gavin Browne, Jr., Toronto. Suits by or against the Company may be brought in the name of the British Colonial Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 8-9 Edward VII, chap. 52; 2 George V, chap. 68; Canada, chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited by contract to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$55,870, held by the Minister of Finance.

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**BRITISH GENERAL INSURANCE COMPANY, LIMITED.**

Register No. 6932.

Certificate of Registry No. 4105.

1. Head Office, London Eng. Chief Agent and Attorney for Ontario, Edward Percy Beatty, Toronto. Suits by or against the Company may be brought in the name of the British General Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed. The Company was incorporated January 7th, 1904, under the Companies Act, Great Britain, 1862 to 1900.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on 31st day of March, 1921, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$89,547.

**BRITISH NORTHWESTERN FIRE INSURANCE COMPANY.**

Register No. 7014.

Certificate of Registry No. 4192.

**Directors and Officers.**

*Directors*.—Hon. Edward Brown, Winnipeg, Man.; J. H. Riddell, Toronto; P. C. McIntyre, Winnipeg, Man.; D. C. Macarow, Montreal; Sir Edward M. Mountain, London, Eng.; A. G. Mackenzie, London, Eng.; S. A. Bennett, London, Eng.; J. Douglas Watson, London, Eng.; E. C. G. Johnson, Toronto; S. Fairley, Toronto.

*Officers*.—Hon. Edward Brown, President, Winnipeg; J. H. Riddell, Vice-President and Managing Director, Toronto; E. C. G. Johnson, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the British Northwestern Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are as follows: Special Act of Parliament of Canada, 9-10 Edward VII, chap. 70, 1910; Canada, (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$59,505, held by the Dominion Government.

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### BRITISH TRADERS INSURANCE COMPANY, LIMITED.

Register No. 6836.

Certificate of Registry No. 4007.

1. Head Office, Victoria, in the Colony of Hong Kong. Chief Agent and Attorney for Ontario, H. L. Underwood, Toronto, Ont. Suits by or against the Company may be brought in the name of the British Traders Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated in 1865 in accordance with the laws of the Colony of Hong Kong. Canada, 1917, chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Hail and Automobile Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$184,933, held by the Department of Insurance, Ottawa.

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### CALEDONIAN-AMERICAN INSURANCE COMPANY.

Register No. 6823.

Certificate of Registry No. 3994.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Bryce B. Hunter, Toronto. Suits by or against the Company may be brought in the name of the Caledonian-American Insurance Company.

2. The Company was incorporated in the State of New York, on 24th December, 1897, in accordance with article 3 of chapter 690, laws 1892.

3. *The members are related* as shareholders of an incorporated joint stock company. The liability of the members is *nil* as the capital stock \$200,000 is fully paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on 31st day of March, 1921, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$50,000, held by the Minister of Finance.

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### CALEDONIAN INSURANCE COMPANY.

Register No. 7001.

Certificate of Registry No. 4174.

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1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, George Harold Muntz, Toronto. Suits by or against the Company may be brought in the name of The Caledonian Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Parliament of Great Britain and Ireland, 1846, chap. 45, an Act for incorporating the Caledonian Insurance Company, 1880, chap. 68, an Act to amend, vary and extend the powers of The Caledonian Insurance Company; 1892; 55-6 V., c. 7, an Act for enlarging the powers of The Caledonian Insurance Company and for amending the Company's Acts of 1846 and 1880.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is unlimited, but the policies of the Company contain a clause by which the liability is limited to the amount remaining unpaid upon the shares.

NOTE.—The clause above referred to is as follows: It is hereby expressly provided and declared that the capital stock and funds of the said Company for the time being shall alone be answerable for any demands rising under this policy, and that no shareholder or member of the said Company shall, under any circumstances, be subject or liable for more than the amount, not already called up, on his or her share or shares in the capital of the said Company at the time the claim shall rise.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$456,037, held by the Minister of Finance of the Dominion of Canada.

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### CALIFORNIA INSURANCE COMPANY.

Register No. 6997.

Certificate of Registry No. 4170.

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1. Head Office, San Francisco, California. Chief Agent and Attorney for Ontario, Wm. McNaughton Hargraft, Toronto. Suits by or against the Company may be brought in the name of the California Insurance Company.

2. The Company was incorporated August 3rd, 1864, under the provisions of an Act entitled "An Act to Provide for the Incorporation of Mutual Insurance Companies," (1851).



3. *The members are related* as shareholders of a joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$56,283, held by the Department of Insurance, Ottawa.

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### THE CANADA ACCIDENT AND FIRE ASSURANCE COMPANY.

Register No. 7005.

Certificate of Registry No. 4183.

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#### Directors and Officers.

*Directors.*—Hon. N. Curry, Montreal; S. H. Ewing, Montreal; T. H. Hudson, Montreal; C. H. Godfrey, Montreal; W. S. Jopling, Montreal.

*Officers.*—S. H. Ewing, President, Montreal; Hon. N. Curry, Vice-President, Manager and Director, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, A. H. C. Proctor, Toronto. Suits by or against the Company may be brought in the name of the Canada Accident and Fire Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now so declared, defined, limited or governed are the following. Dominion of Canada, 1887, 50-51 Vict., chap. 106, an Act to incorporate the Canada Accident Assurance Company. See also Statutes of Canada, 1899, 62-3 Vict., chap. 98.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Accident, Automobile, Sickness, Plate Glass, Burglary, and Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$158,020, held by the Dominion Government.

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**CANADA LIFE ASSURANCE COMPANY.**

Register No. 6825.

Certificate of Registry No. 3996.

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**Directors and Officers.**

*Directors.*—Herbert C. Cox, Toronto; Adam Brown, Hamilton; Alexander Bruce, K.C., Toronto; E. R. Wood, Toronto; Kenneth McKenzie, Winnipeg; J. H. Plummer, Toronto; Leighton McCarthy, K.C., Toronto; Robert Bickerdike, M.P., Montreal; Hon. J. A. Loughheed, Calgary, Alta.; Brigadier-Gen. the Hon. Sir John M. Gibson, K.C.M.G., Hamilton; H. A. Richardson, Toronto; Robert Stuart, Chicago, Ill.; F. Le M. Grasset, M.D., Toronto; Dr. John Hoskin, K.C., Toronto; William B. Meikle, Toronto.

*Officers.*—Herbert C. Cox, President and Manager, Toronto; E. R. Wood, Vice-President, Toronto; C. R. Acres, Secretary, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of The Canada Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following: Province of Canada, 12 Vict., chap. 168, an Act to incorporate the Canada Life Assurance Company; Dominion of Canada, 42 Vict., chap. 71, an Act to amend the Act incorporating the Canada Life Assurance Company, 56 Vict., chap. 76; Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$52,231, held by the Government of Canada.

*Recent legislation* respecting the Canada Life Assurance Company was noted in the report of 1893; see also Statutes of Canada, 1899, 62-3 Vict., chap. 99; 1909 (D), chap. 104, assented to 19th May, 1909.

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**CANADA NATIONAL FIRE INSURANCE COMPANY.**

Register No. 6986.

Certificate of Registry No. 4159.

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**Directors and Officers.**

*Directors.*—J. H. G. Russell, Winnipeg; Franklin H. Alexander, Winnipeg; William T. Alexander, Winnipeg; Lt.-Col. Daniel E. Sprague, Winnipeg; W. J. Boyd, Winnipeg; E. L. Taylor, K.C., Winnipeg; S. D. Lazier, Toronto; F. N. Darke, Regina, Sask.; Andrew Gray, Victoria, B.C.; Thos. S. McPherson, Victoria, B.C.; Dr. A. D. Carscallen, Winnipeg; Hon. A. C. Rutherford, K.C., Edmonton, Alta.

*Officers.*—J. H. G. Russell, President; F. H. Alexander, Vice-President; Lt.-Col. Daniel E. Sprague, Vice-President; William T. Alexander, Managing Director, Winnipeg, Man.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, William Henry George, Toronto. Suits by or against the Company may be brought in the name of The Canada National Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, Special Act, chap. 60, 8-9 Edward VII, 1909; 1 George V, 1910-11.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$52,691, held by the Superintendent of Insurance, Ottawa.

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#### CANADA SECURITY ASSURANCE COMPANY.

Register No. 6943.

Certificate of Registry No. 4116.

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#### Directors and Officers.

*Directors.*—J. B. Laidlaw, Toronto; Sir James Lougheed, Calgary; Eugene Coste, Calgary; Alexander B. Mackay, Calgary; Henry D. Mann, Calgary; C. G. K. Nourse, Calgary; E. M. Whitley, Winnipeg; A. H. Rodgers, Toronto.

*Officers.*—J. B. Laidlaw, President, Toronto; Sir James Lougheed, Vice-President, Calgary; T. B. Redding, Secretary, Calgary, Alta.

1. Head Office, Calgary, Alberta. Chief Agent and Attorney for Ontario, John B. Laidlaw, Toronto. Suits by or against the Company may be brought in the name of The Canada Security Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated by special Act of the Legislature of Alberta, chapter 5, 1913, chapter No. 62, 1919.

3. *The members are related* as shareholders of an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Hail and Automobile Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$120,000, held by the Receiver-General, Ottawa.



**CANADIAN FIRE INSURANCE COMPANY.**

Register No. 6928.

Certificate of Registry No. 3751.

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**Directors and Officers.**

*Directors:*—J. H. Ashdown, Winnipeg; R. T. Riley, Winnipeg; R. J. Campbell, Winnipeg; G. R. Crowe, Winnipeg; John Galt, Winnipeg; Jas. Aiken, K.C., Winnipeg; G. V. Hastings, Winnipeg.

*Officers:*—James H. Ashdown, President, Winnipeg; R. T. Riley, Vice-President and Managing Director, Winnipeg; C. S. Riley, Manager and Secretary, Winnipeg.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, S. R. Parsons, Toronto. Suits by or against the Company may be brought in the name of The Canadian Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are as follows: 60-1 Vict., chap. 76; Canada, 1917, chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire and Automobile Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: In Canada, a deposit accepted at \$87,983.

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**CANADIAN LUMBERMEN'S INSURANCE EXCHANGE.**

Register No. 6931.

Certificate of Registry No. 4104.

*Advisory Committee.*—W. E. Bigwood, Byng Inlet; Duncan McLaren, Toronto; Arthur H. Campbell, Montreal, Quebec; W. C. Hughson, Hull, Quebec.

*Officer.*—Edgar D. Hardy, Manager, Ottawa.

1. Head Office, Ottawa. Suits by or against the Company may be brought in the name of the Canadian Lumbermen's Insurance Exchange.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Dominion Insurance Act, chap. 29, 1917.

3. The Company is authorized by license, issued by the Dominion of Canada, bearing date 31st day of March, 1920, and expiring on the 31st March, 1921, to transact Fire Insurance among its members, restricted to risks on property, situated in the Provinces of Ontario and Quebec.

4. Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$20,000 held by the Government of Canada.

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### CANADIAN ORDER OF THE WOODMEN OF THE WORLD.

Register No. 7015.

Certificate of Registry No. 4193.

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*Officers:*—Clair Jarvis, Head Consul Commander, London, Ont.; C. C. Hodgins, Head Advisor Lieutenant, Kingston; J. H. Saunders, Head Banker, London; Dr. J. B. Gamble, Head Physician, Brantford; E. Henderson, Head Watchman, Niagara Falls, Ont.; I. F. Miller, Head Escort, Brantford; R. J. Buckingham, Head Sentry, Winnipeg; J. B. Hoover, Guelph; Chairman of Board of Managers, Wm. Meen, Toronto, and John Manning, London, Members, Board of Managers; Managers, D. Cinnamon, Lindsay, Past Head Consul.

1. Head Office, London, Ont. P. C. Hooper, Head Clerk. Suits by or against the Society may be brought in the name of The Canadian Order of the Woodmen of the World.

2. *Society, how constituted or incorporated.*—The Society was incorporated on the 1st of April, 1893, by Special Act of the Dominion Parliament, in the 56th year of Her late Majesty's reign, being Chapter 92.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: Parliament of Canada, 1893, 56 Vict., chap. 92; Canada (1917), chap. 29, The Insurance Act, 9-10 George V, chap. 57.

4. *The members are related* as members of a fraternal benefit society.

5. The Company is now authorized by certificate of registration issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Life and Sickness Insurance to the extent authorized by the Order's Act of Incorporation, Constitution and Laws.

6. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$12,683.

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**CANADIAN SURETY COMPANY.**

Register No. 6876.

Certificate of Register 4049.

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**Directors and Officers.**

*Directors.*—F. W. Lafrentz, New York; T. Bradshaw, Toronto; R. R. Brown, New York; George Burn, Ottawa; F. J. Parry, New York; Henry C. Willcox, New York; F. G. Osler, Toronto; W. H. Matthews, Toronto.

*Officers.*—F. W. Lafrentz, President; George Burn and T. Bradshaw, F.I.A., Vice-Presidents; W. H. Hall, General Manager; W. H. Burgess, Secretary.

1. Head Office of the Company, Toronto, Ont. Suits by or against the Company may be brought in the name of the Canadian Surety Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 1-2 George V, chap. 60, also Canada Insurance Act, Chap. 29 (1917).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Automobile, Burglary, Guarantee, Plate Glass and Insurance of Automobiles against Fire, and Forgery limited to insurance against loss from forgery of grain elevator tickets.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$170,482, held by the Receiver-General of Canada.

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**CAPITAL LIFE ASSURANCE COMPANY OF CANADA.**

Register No. 6998.

Certificate of Registry No. 4171.

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**Directors and Officers.**

*Directors.*—R. P. Gough, Toronto; Dr. N. A. Dussault, Quebec, P.Q.; A. E. Corrigan, Ottawa, Ont.; C. A. McCool, Pembroke, Ont.; W. H. McAuliffe, Ottawa, Ont.; L. N. Poulin, Ottawa, Ont.; J. A. McMillan, Alexandria, Ont.; J. J. Lyons, Ottawa, Ont.; A. A. Fournier, Ottawa; Hugh Doheny, Montreal; L. T. Martin, Renfrew; Lieut.-Col. D. R. Street, Ottawa.

*Officers.*—Hugh Doheny, President; J. J. Lyons and L. N. Poulin, Vice-Presidents; A. E. Corrigan, Managing Director; E. M. McNiece, Secretary.

1. Head Office, Ottawa, Ont. Suits by or against the Company may be brought in the name of the Capital Life Assurance Company of Canada.



2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following: Parliament of Canada, Special Act, 1-2 George V, chap. 62, Canada, 1917, chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$51,016, held by the Receiver-General.

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### CAR AND GENERAL INSURANCE CORPORATION, LIMITED.

Register No. 6922.

Certificate of Registry No. 4095.

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1. Head Office, London, England. Chief Agent and Attorney for Ontario, John Wilson, Toronto. Suits by or against the Company may be brought in the name of the Car and General Insurance Corporation, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated in the year 1903, by Articles of Association, under the laws of Great Britain and Ireland. Canada, 1917, chap. 39, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Accident, Automobile, Hail and Sickness Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$256,623, held by the Receiver-General of Canada.

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### THE CASUALTY COMPANY OF CANADA.

Register No. 6969.

Certificate of Registry No. 4142.

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### Directors and Officers.

*Directors*.—L. H. Eastmure, Toronto; A. E. Matthews, Toronto; Charles S. Blackwell, Toronto; Allan E. Renfrew, Toronto; Hon. Thomas Crawford, Toronto; Walter J. Keens, Toronto; Arthur Wyburn Eastmure, Toronto; Walter W. Cumming, Toronto; Arthur G. Strathy, Toronto.

*Officers.*—Charles S Blackwell, President; Arthur Wyburn, Eastmure, Managing Director, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of the Casualty Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 1-2 George V, chap. 63, 1911; 2-4 George V, chap. 100, 1913; 5 George V, chap. 62; The Insurance Act, 1917, chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the shareholders is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$18,871, held by the Dominion Government.

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### CATHOLIC ORDER OF FORESTERS.

Register No. 7139.

Certificate of Registry No. 4255.

1. Head Office, Chicago, Illinois. Chief Agent and Attorney for Ontario, L. V. Dusseau, Toronto. Suits by or against the Society may be brought in the name of the Catholic Order of Foresters.

2. The Society was incorporated by Special Charter from the State of Illinois, on May 24th, 1883, and is now licensed under sections 106 and 108 of The Canada Insurance Act, 1917, as amended by chapter 57, Statutes of Canada, 1919.

3. *The members are related* as members of a fraternal benefit society.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Life Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws.

5. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$10,090.

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**CENTURY INSURANCE COMPANY, LIMITED.**

Register No. 6951.

Certificate of Registry No. 4124.

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1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Reed, Shaw & McNaught. Suits by or against the Company may be brought in the name of the Century Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated in 1885, under the Companies Acts, 1862, 1883, United Kingdom. The Insurance Act, Canada, 1917, chapter 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$180,193, held by the Department of Finance.

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**COLUMBIA INSURANCE COMPANY.**

Register No. 6945.

Certificate of Registry No. 4118.

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1. Head Office, Jersey City, New Jersey. Chief Agent and Attorney for Ontario, G. Temple McMurrich, Toronto. Suits by or against the Company may be brought in the name of the Columbia Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated in 1901 under the general laws of the State of New Jersey. New Jersey, 1875, an Act to provide for the incorporation and regulation of Insurance Companies; New Jersey, 1902, chap. 134; Canada Insurance Act, 1917.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Inland Transportation and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$97,373, held by the Receiver-General.



**THE COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY.**

Registry No. 1016.

Certificate of Registry No. 4194.

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**Directors and Officers.**

*Directors.*—S. R. Wickett, Toronto; John Burns, Toronto; Robert Forbes, Toronto; S. M. Sterling, A. J. Tipping, C. S. Parsons, R. Maxwell, L. R. Arnett, Toronto; W. J. Skyes, Toronto; Adam Johnston, Toronto; E. Fielding, Toronto; John Curtiss.

*Officers.*—Chas. S. Parsons, President, Toronto; S. M. Sterling, Vice-President, Toronto; R. Ivens, General Manager and Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Society may be brought in the name of The Commercial Travellers' Mutual Benefit Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: R.S.O. 1914, chap. 183; Ontario, 1888, chap. 26; Ontario, 1890, chap. 39; Canada (1917), chap. 29, The Insurance Act, 9-10 George V, chap. 57.

3. *The members are related* as members of a fraternal benefit society.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Life Insurance to the extent authorized by the Society's Act of Incorporation, Constitution and Laws.

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**COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).**

Register No. 6999.

Certificate of Registry No. 4172.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Geo. Ross Hargraft, Toronto. Suits by or against the Company may be brought in the name of the Commercial Union Assurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: *Public General Acts of the United Kingdom*: 25 and 26 Vict., chap. 89, The Companies Act, 1862; 27 Vict., chap. 19, The Companies Seal Act, 1864; 30 and 31 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict., chap. 104, The Joint Stock Companies' Arrangement Act, 1870; 40 and 41 Vict., chap. 26, The Companies Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 10, The Companies' Act, 1880; 46 and 47 Vict., chap. 25, The Companies' Act, 1883; 46 and 47 Vict., chap. 30, The Companies' (Colonial Registers) Act, 1882; 49 Vict., chap. 33, The Companies' Act, 1886; 53 and 54 Vict., chap. 93, The Companies' (Memorandum of Association), Act, 1890; 53 and 54 Vict., chap. 63, The Companies' Winding Up Act, 1890; *Private Acts*: 45-50 Vict., chap. 75 (Vesting of Securities and Property in Trustees, etc.); 53-4 Vict., c. 172 (Extension of Objects).

3. *The members are related* as shareholders in an incorporated joint stock company, the capital of which is £2,950,000. The liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire and Life Insurance. The Company is also registered under The Ontario Insurance Act to transact Inland and Ocean Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,200,755, being \$97,431 Life A, \$149,931 Life B, and \$953,393 Fire.

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### COMPAGNIE D'ASSURANCES GENERALES CONTRE L'INCENDIE.

(General Fire Insurance Company), of Paris, France.

Register No. 6895.

Certificate of Registry No. 4068.

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1. Head Office, Paris, France. Chief Agent for Ontario, Fred. W. Gates, Hamilton, Ont. Suits by or against the Company may be brought in the name of the Compagnie D'Assurances Generales Contre L'Incendie.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the company are now declared, defined, limited or governed are the following: Government Ordinance of France, 1819, Government decrees, 1848 and 1893; also Canada, chap. 29 (1917), The Insurance Act.

3. *The members are related*, as shareholders in an incorporated joint stock company, and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$111,876, held by the Government of Canada.

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### CONFEDERATION LIFE ASSOCIATION.

Register No. 6838.

Certificate of Registry No. 4009.

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#### Directors and Officers.

*Directors.*—J. K. Macdonald, Toronto; Sir E. B. Osler, Toronto; John Macdonald, Toronto; Joseph Henderson, Toronto; Col. A. E. Gooderham, Toronto; Thos. J. Clark, Toronto; Lt.-Col. J. F. Michie, Toronto; Lt.-Col. Frederic Nicholls, Toronto; Peleg Howland, Toronto; John Firstbrook, Toronto; James E. Ganong, Toronto; Wilmot L. Matthews, Toronto.



*Officers.*—J. K. Macdonald, President, Toronto; Sir Edmund B. Osler, Vice-President, Toronto; Joseph Henderson, Vice-President, Toronto; Chas. M. Macdonald, General Manager, Toronto; James A. Macdonald, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Confederation Life Association.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the company are now declared, defined, limited or governed are as follows: Canada 34 Vict., 1871, chap. 54, an Act to incorporate the Confederation Life Association; 37 Vict., 1874, chap. 58, an Act to amend the Act incorporating the Confederation Life Association; 42 Vict., 1879, chap. 72; an Act to amend the Act of Incorporation of the Confederation Life Association; 53 Vict., 1890, chap. 45, an Act relating to the Confederation Life Association.

3. *Members, how related.*—Certain of the members are related as shareholders in an incorporated joint stock company. The amount of the authorized capital stock, of which the full amount has been subscribed, is \$1,000,000 divided into 10,000 shares of \$100 each. Ten per cent., \$100,000, has been paid. (The capital stock was originally \$500,000 and increased to \$1,000,000 under authority of Charter.) The liability of those members who are shareholders is limited to the amount of the subscribed capital stock. The Association being incorporated on the stock and mutual plan combined, certain of the members are related as policyholders and are entitled along with the shareholders to vote and take part in the proceedings at all general and special meetings of the Association, and they participate (in the mutual branch of the Company's business) in the distribution of surplus or profits earned to the extent of not less than ninety per cent.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit \$85,367, accepted at the value of \$70,895, held by the Dominion Government.

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### THE CONNECTICUT FIRE INSURANCE COMPANY.

Register No. 7058.

Certificate of Registry No. 4236.

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1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Reed, Shaw and McNaught, Toronto. Suits by or against the Company may be brought in the name of the Connecticut Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly, State of Connecticut, May Session, 1850, incorporation; State of Connecticut, May Session, 1875, power to increase capital to \$1,000,000; State of Connecticut, January, 1884, time of annual meeting changed. State of Connecticut, 1907, power to increase capital stock not to exceed \$3,000,000, also providing that all stock issued shall be paid for in cash at not less than par value. Resolution accepting amendment adopted by unanimous vote of stockholders present at a legally warned meeting held 3rd January, 1908.



3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount of stock owned.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire and Hail Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$257,830, held by the Dominion of Canada.

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### CONTINENTAL CASUALTY COMPANY.

Register No. 6899.

Certificate of Registry No. 4072.

1. Head Office, Chicago, Illinois. Chief Agent and Attorney for Ontario, James Ernest Proctor, Toronto. Suits by or against the Company may be brought in the name of the Continental Casualty Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated in 1897 under the general Act of the State of Illinois, entitled An Act for the Incorporation of Insurance Companies, defining their powers and prescribing their duties (1852), under name the Continental Insurance Company of North America. In 1909 the Company was incorporated under the provisions of an Act of the State of Illinois, entitled "An Act for the incorporation of Companies and to Inspect Steam Boilers and other Vessels and Appliances and Connections" (1903), and amendments 1909. Under provisions of the said Acts its charter has been amended as to powers and capital stock. By an amendment to original charter the name was changed to Continental Casualty Company.

3. *The members are related* as shareholders of an incorporated joint stock company. There is no liability to the members, as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Accident, Automobile and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$60,000, held by the Superintendent of Insurance, Ottawa.

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### THE CONTINENTAL INSURANCE COMPANY OF NEW YORK, N.Y.

Register No. 7006.

Certificate of Registry No. 4184.

1. Head Office, New York City. Chief Agent and Attorney in Ontario, Archibald Maclean Ballard, Toronto. Suits by or against the Company may be brought in the name of The Continental Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, An Act of the Legislature of the State of New York, passed April 10th, 1849; and re-incorporated as of October 7th, 1910, under Chapter 33, Laws of 1909, New York State, known as "An Act in relation to Insurance Corporations, constituting chapter 28 of the consolidated laws," known as the Insurance Law.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Explosion, Hail, Tornado and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$474,185, held by the Receiver-General of Canada.

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#### CONTINENTAL LIFE INSURANCE COMPANY.

Register No. 6865.

Certificate of Registry No. 4038.

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#### Directors and Officers.

*Directors*.—H. Wilberforce Aikins, B.A., M.D., M.R.C.S., Toronto; Sidney Jones, Toronto; Wm. A. Denton, Toronto; M. Rawlinson, Toronto; G. B. Woods, Toronto; E. E. Sharpe, Winnipeg, Man.; N. L. Patterson, Toronto; Richard Southam, Toronto; W. A. Medland, Toronto; J. B. Holden, Toronto; John W. Hobbs, Toronto; W. A. Dryden, Brooklin.

*Officers*.—Geo. B. Woods, President, Toronto; H. Wilberforce Aikins, M.D., Toronto, First Vice-President, and Sidney Jones, Toronto, Second Vice-President; George B. Woods, Managing Director, Toronto; Charles H. Fuller, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Continental Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated October 26th, 1899, by Letters Patent (Ontario) under R.S.O. 1897, chap. 203, sec. 3; 1 Ed. VII., 1901, chap. 94 (Special Act, Ontario), amalgamating The Continental Life Insurance Company and the Farmers' and Traders' Life and Accident Assurance Company, Limited, as "The Continental Life Insurance Company"; 9th January, 1902, Order-in-Council, Ontario, authorizing the release of the Company's Provincial deposit under R.S.O. 1897, chap. 203, sec. 44. (See also Canada (1917), chap. 29).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921. to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$51,946, held by the Government of Canada.

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### CROWN LIFE INSURANCE COMPANY.

Register No. 6826.

Certificate of Registry No. 3997.

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#### Directors and Officers.

*Directors.*—G. T. Somers, Toronto; J. Gowans Kent, Toronto; Herbert M. Mowat, K.C., Toronto; Jno. F. Ellis, Toronto; Wm. Dineen, Toronto; H. R. Stephenson, Toronto.

*Officers.*—G. T. Somers, President, Toronto; J. Gowans Kent, Vice-President, Toronto; H. R. Stephenson, Manager, Toronto; A. H. Selwyn Marks, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the Crown Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Dominion of Canada, 63-64 Vict., chap. 97, 1900 (Special Act); Canada (1917), chap. 29, The Insurance Act; 7-8 Edw. VII., chap. 99 (D), 1908. (See also The Ontario Insurance Act, R.S.O. 1914, chap. 183, and Act amending the same.)

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$62,925, held by the Government of Canada.

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### DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

Register No. 7052.

Certificate of Registry No. 4230.

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#### Directors and Officers.

*Directors.*—Sir H. Laporte, Montreal, Que.; F. W. Evans, Montreal, Que.; F. W. Fairman, Montreal, Que.; Wm. Hanson, Montreal, Que.



*Officers.*—F. W. Evans, President, Montreal, Que.; Wm. Hanson, Vice-President, Montreal, Que.; Robert Welch, General Manager, Montreal, Que.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Hiram Norton DeWitt, Toronto. Suits by or against the Company may be brought in the name of the Dominion Gresham Guarantee and Casualty Company.

2. *Company, how constituted or incorporated.*—The Company was incorporated by an Act of the Parliament of Canada in the fifty-sixth year of Her late Majesty's reign, and assented to on the first day of April, 1893.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 1917, chap. 29, The Insurance Act, and the Act of Incorporation, 56 Vict., chap. 78, Canada; see Statutes of Canada, 1903; 7-8 Ed. VII, chap. 102, 1908; 2 Geo. V., chap. 87; 2 Geo. V, chap. 88 (1912).

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is nil, as the capital stock is fully paid up.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Accident, Automobile, Burglary, Inland Transportation, Plate Glass, Sick-ness and Guarantee Insurance; excluding the guaranteeing and becoming security for the due performance of any contract.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$115,144, held by the Treasury Department, Ottawa.

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## THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Register No. 7007.

Certificate of Registry No. 4185.

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### Directors and Officers.

*Directors.*—Col. Albert E. Gooderham, Toronto; W. G. Blackstock, Toronto; C. D. Warren, Toronto; Sir Donald D. Mann, Toronto; D. C. Ross, Toronto; Geo. E. Gooderham, Toronto; C. A. Withers, Toronto.

*Officers.*—Col. A. E. Gooderham, President, Toronto; C. D. Warren, Vice-President, Toronto; Charles A. Withers, General Manager, Toronto; J. L. Turquand, Secretary-Treasurer.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Dominion of Canada Guarantee and Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following:

Canada, chap. 104, 1887, Vict., 50 and 51; Canada (1917), chap. 29, the Insurance Act; 1898, special Act; 1899, special Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Accident, Sickness, Burglary, Guarantee, Plate Glass and Steam Boiler Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$213,053, held by the Government of Canada.

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### THE DOMINION FIRE INSURANCE COMPANY.

Register No. 6883.

Certificate of Registry No. 4056.

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#### Directors and Officers.

*Directors*:—Robert F. Massie, Toronto; Philip Pocock, London; R. S. Cassels, K.C., Toronto; Dr. Emile Ostiguy, Montreal; R. J. Hutchings, Calgary; Thaddeus Walker, Walkerville; Neil W. Renwick, Toronto; Geo. J. Cuthbertson, Montreal, Que.; R. A. Brock, Toronto.

*Officers*:—Robert F. Massie, President and General Manager; Philip Pocock, Vice-President; Neil W. Renwick, Secretary.

1. Head Office, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 4 Edw. VII. (Dom.), chap. 73, an Act to incorporate The Dominion Fire Insurance Company; 7 Edw. VII.; see amending Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Automobile and Hail Insurance. The Company is also registered under The Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$113,886.

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**THE DOMINION LIFE ASSURANCE COMPANY.**

Register No. 6841.

Certificate of Registry No. 4012.

**Directors and Officers.**

*Directors.*—Thomas Hilliard, Waterloo; S. B. Bricker, Waterloo; D. Bean, Waterloo; W. Vandusen, Toronto; George D. Forbes, Hespeler; Dr. W. T. Parke, Woodstock; A. J. Andrews, K.C., Winnipeg, Man.; E. F. Seagram, Waterloo; Dr. W. L. Hilliard, Waterloo; George A. Dobbie, Galt; Ford Stanley Kumpf, Waterloo; P. H. Sims, Waterloo; C. D. Wells, D.D.S., Waterloo; J. H. Gundy, Toronto; Thos. Bradshaw, Toronto.

*Officers.*—Thos. Hilliard, President, Waterloo; S. B. Bricker, Vice-President, Waterloo; P. H. Sims, Vice-President, Waterloo; E. F. Seagram, Vice-President, Waterloo; Ford S. Kumpf, Managing Director, Waterloo; Fred Halstead, Secretary, Waterloo.

1. Head Office, Waterloo, Ontario. Suits by or against the Company may be brought in the name of The Dominion Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 1889, 52 Vict., chap. 95, an Act to incorporate the Dominion Life Assurance Company; Canada, chap. 29, The Insurance Act, 1917.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held as security for the policyholders in Canada as follows: Deposit accepted at the value of \$51,309, held by Receiver-General of Canada.

**EAGLE, STAR AND BRITISH DOMINIONS INSURANCE COMPANY, LIMITED.**

Register No. 7017.

Certificate of Registry No. 4195.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, Arthur Tucker, Toronto. Suits by or against the Company may be brought in the name of the Eagle, Star and British Dominions Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Great Britain, 25-26 Victoria, chap. 89, The Companies Act; and amendments to 1900; Parliament of Canada, 9-10 Edward VII, chap. 29, The Insurance Act.



3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Hail, Sprinkler Leakage and Automobile Insurance, limited to insurance against loss or damage from accident or injury, suffered by an employee or other person caused by an automobile, for which the owner is liable. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$223,079, held by the Dominion Government.

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### THE EDINBURGH ASSURANCE COMPANY, LIMITED.

Register No. 7069.

Certificate of Registry No. 4246.

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1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, David Thorburn Symons, Toronto. Suits by or against the Company may be brought in the name of The Edinburgh Assurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: 8 and 9 Vict., chap. 76; 21 Vict., chap. 3. Incorporated as a Limited Company Feb. 17th, 1919, under Companies Acts 1908-1917, Ontario, C. 157, 1920.

3. *The members are related* as shareholders in an incorporated joint stock company, having a share capital of £500,000, in 5,000 shares of £100 each, of which capital £100,000 or £20 per share has been paid up and £400,000 remains uncalled. By a recent resolution of the proprietors a sum of £25,000 was transferred to the paid-up capital, increasing the same to £100,000 as above mentioned, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them in terms of the contract and co-partnership and Act of Parliament.

4. The Company is now collecting premiums and paying claims in Canada in virtue of the Insurance Act (Canada), chap. 29.

5. *Deposited assets.*—The Company has on deposit with the Receiver-General of Canada, accepted at \$58,157, as special security for the policyholders in Canada.

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### EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED).

Register No. 6948.

Certificate of Registry No. 4121.

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1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, Charles W. I. Woodland, Toronto. Suits by or against the Company may be brought in the name of the Employers' Liability Assurance Corporation (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 1862, The Companies' Act; chap. 104, Joint Stock Companies' Arrangement Act, 1870; 1877, chap. 26; 1879, chap. 79, 1880, chap. 19; 1883, chap. 23; 1883, chap. 30; 1886, chap. 23; 1890, chap. 62; 1890, chap. 63; Companies Acts, Public Acts still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Accident, Burglary, Explosion, Guarantee, Hail, Sickness, Steam Boiler, Automobile and Plate Glass Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,344,892.

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#### EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

Registry No. 7059.

Certificate of Registry No. 4237.

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1. Head Office, Providence, Rhode Island. Chief Agent and Attorney for Ontario, Thomas S. Minton, Toronto. Suits by or against the Company may be brought in the name of the Equitable Fire and Marine Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Acts of the State of Rhode Island, 1859, 1873, 1880, 1881 and 1906. Canada Insurance Act, chap. 29 (1917).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Explosion and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$133,970, held by the Dominion of Canada.

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#### THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

Register No. 6925.

Certificate of Registry No. 4098.

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1. Head Office, New York City. Chief Agent and Attorney for Ontario, Herman H. Wolf, Toronto. Suits by or against the Company may be brought in the name of the Equitable Life Assurance Society of the United States.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: An Act to provide for the incorporation of Life and Health Insurance Companies and in relation to agencies of such companies, passed June 24th, 1853.

3. *Members, how related.*—Under the charter of the Society it is a mutual company, and all the profits are distributed among the policyholders. Under the law of New York State when the Society was incorporated, Life Insurance Companies were required to have a cash capital of \$100,000. Dividends on said capital are limited to 7 per cent. per annum.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: (A) is applicable solely to policies existing 31st March, 1878; (B) to policies issued subsequently; Deposit accepted at the value of \$5,579,204, being \$100,000 (A) and \$5,479,204 (B). Also \$828,000 in the hands of Canadian Trustees under the Insurance Act.

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#### ESSEX AND SUFFOLK EQUITABLE INSURANCE SOCIETY, LIMITED.

Register No. 6897.

Certificate of Registry No. 4070.

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Head Office, Colchester, England. Chief Agent and Attorney for Ontario, Douglas Gooderham Ross, Toronto. Suits by or against the Company may be brought in the name of the Essex and Suffolk Equitable Insurance Society, Limited.

2. The Company was constituted by deeds of settlement, dated respectively 28th day of March, 1804, and 1st day of December, 1807, and incorporated under the Companies Acts 1862 to 1900 as a limited company.

3. The Company has a share capital divided into 60,000 shares of £10 each, of which 56,000 is subscribed. The paid-up capital being £56,000, and the uncalled capital £504,000. The liability of the members is limited to the uncalled capital amounting to £90 per share.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$57,252, held by the Receiver-General.

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**EXCELSIOR LIFE INSURANCE COMPANY.**

Register No. 6840.

Certificate of Registry No. 4011.

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**Directors and Officers.**

*Directors.*—David Fasken, K.C., Toronto; Thomas Long, Toronto; George E. Weir, Dresden; Alex. Fasken, B.A., Toronto; Jos. Wright, Toronto; W. H. Gooderham, Toronto; J. H. Black, Toronto; George Gordon, North Bay; George R. Warwick, Toronto; J. C. Waugh, Winnipeg; Anthony M. Rankin, Collins Bay.

*Officers.*—David Fasken, K.C., President, Toronto; Alex. Fasken, Toronto, 1st Vice-President; Jos. Wright, Toronto, 2nd Vice-President; J. H. Black, Managing-Director, Toronto; Charles P. Muckle, Secretary-Treasurer, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of The Excelsior Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1889, Aug. 7—Incorporated by Charter (Ontario) issued under R.S.O. 1887, chap. 167, sec. 4, with the name of "The Protestant Life Insurance Company of Ontario, Limited," (Liber 123, No. 7, Office of Provincial Registrar); 1889, December 11—Order-in-Council, changing corporate name from "The Protestant Life Insurance Company of Ontario, Limited," to "The Excelsior Life Insurance Company of Ontario, Limited"; 1899, December 19th—Order-in-Council, Ontario, changing corporate name from "The Excelsior Life Insurance Company of Ontario, Limited," to "The Excelsior Life Insurance Company"; 1900, June 6th—Order-in-Council, Ontario, authorizing the release of the Company's Provincial Deposit under R.S.O. 1897, chap. 203, sec. 44; Canada (1917), chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$53,428, held by the Government of Canada.

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**THE FIDELITY AND CASUALTY COMPANY OF NEW YORK.**

Register No. 6990.

Certificate of Registry No. 4163.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Reed, Shaw & McNaught, Toronto. Suits by or against the Company may be brought in the name of The Fidelity and Casualty Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York State, 1865, chap. 328; an Act to amend Chapter 463 of 1853, for the incorporation of Life and Health Insurance.

3. *The members are related* as shareholders in an incorporated joint stock company. The capital stock is fully paid up and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Burglary, Accident, Sickness, Steam Boiler and Plate Glass Insurance.

5. *Deposited Assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$280,519, held by the Receiver-General of Canada.

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### FIDELITY PHENIX FIRE INSURANCE COMPANY OF NEW YORK.

Register No. 7000.

Certificate of Registry No. 4173.

1. Head Office, New York. Chief Agent and Attorney for Ontario, A. M. M. Kirkpatrick, Toronto. Suits by or against the Company may be brought in the name of the Fidelity Phenix Fire Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, 1882, chap. 690, an Act in relation to Insurance Corporations, constituting chap. 38 of the general laws.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them, the whole amount of the shares being, however (pursuant to the laws of the State), fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Explosion, Hail, Tornado and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$456,872.

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### THE FIRE INSURANCE COMPANY OF CANADA.

Register No. 6913.

Certificate of Registry No. 4086.

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#### Directors and Officers.

*Directors*.—Hon. R. Dandurand, Montreal; Hon. Beaubien, Montreal; J. M. Fortier, Montreal; C. M. Hart, Montreal; N. Lavoie, Quebec; Hon. R. Lemieux, K.C., Montreal; D. Raymond, Montreal; Capt. Wm. Robinson, Winnipeg; W. G. Ross, LL.D., Montreal; Jas. Auld, Winnipeg; J. E. Clement, Montreal.



*Officers.*—Hon. R. Dandurand, K.C., President, Montreal; J. E. Clement, Vice-President and Managing Director, Montreal.

1. Head Office, Montreal. Chief Agent and Attorney for Ontario, Herbert Begg, Toronto. Suits by or against the Company may be brought in the name of the Fire Insurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: The Company was incorporated by special Act of the Dominion of Canada. 6-7 George V, chapter 53; see also 8-9 George V, chapter 65; 9-10 George V, chapter 96. Canada Insurance Act, 1917, chapter 29.

3. *The members are related* as shareholders of an incorporated joint stock company, of which \$484,000 has been subscribed and \$191,520 paid. The liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$100,000.

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#### FIREMAN'S FUND INSURANCE COMPANY.

Register No. 7067.

Certificate of Registry No. 4245.

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1. Head Office, San Francisco, California. Chief Agent and Attorney for Ontario, G. Temple McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Fireman's Fund Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Legislature of California, 1872, Civil Code of California. Public Act still in force.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and by the laws of California each stockholder is individually and personally liable for such proportion of its debts and liabilities as the amount of shares owned by him bears to the whole of the subscribed capital stock of the corporation, and for a like proportion only of such debt or claim against the corporation. All the capital has been subscribed, fully paid up and issued.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Inland Transportation and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$196,102, held by the Finance Department, Ottawa.



**FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY.**

Register No. 6970.

Certificate of Registry No. 4143.

1. Head Office, Newark, New Jersey. Chief Agent and Attorney for Ontario, Douglas K. Ridout, Toronto, Ont. Suits may be brought by or against the Company in the name of the Firemen's Insurance Company of Newark, New Jersey.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Acts of the State of New Jersey, 1857, 1863, 1874, 1875 and 1887, chap. 18. Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount of stock held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland and Ocean Marine Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$109,285, held by the Treasury Board of the Dominion of Canada.

**THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.**

Register No. 6973.

Certificate of Registry No. 4146.

**Directors and Officers.**

*Directors*.—F. Morie-Miller, Perth, Scotland; J. A. McIntosh, Toronto; Thos. H. Hall, Toronto; Rt. Hon. Lord Morris, P.C., K.C.M.G., K.C., London, Eng.; Edward Hay, Toronto; Col. J. F. Michie, Toronto; Frederick Richardson, Philadelphia, Pa.

*Officers*.—Edward Hay, President; Col. J. F. Michie, Vice-President; Thos. H. Hall, Managing Director.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of The General Accident Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Act of Incorporation; and the Insurance Act of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire, Accident, Automobile, Guarantee, Hail, Sickness, Burglary, and Steam Boiler Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$232,527, held by the Receiver-General of Canada.

**GENERAL ACCIDENT, FIRE AND LIFE ASSURANCE CORPORATION, LIMITED.**

Register No. 6949.

Certificate of Registry No. 4122.

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**Canadian Directors.**

*Officers.*—Peleg Howland, Chairman, Canadian Advisory Board, Toronto; Thomas H. Hall, Manager for Canada, Toronto.

1. Head Office, Perth, Scotland. Chief Agent and Attorney for Ontario, Thomas H. Hall, Toronto. Suits by or against the Company may be brought in the name of the General Accident, Fire and Life Assurance Corporation, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Great Britain and Ireland, The Companies' Acts, 1862-1890. See also Canada (1917), chap. 29, and R.S.O., 1914, chap. 183.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of shareholders is limited to the amount of capital stock held by them respectively.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Hail and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$438,048.

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**GENERAL ANIMALS INSURANCE COMPANY OF CANADA.**

Register No. 6957.

Certificate of Registry No. 4130.

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**Directors and Officers.**

*Directors.*—Robert Ness, Howick, Que.; I. N. A. Perrault, Montreal; R. A. Leduc, Montreal; L. P. Berard, K.C., Montreal; A. P. Frigon, Montreal; N. Rochon, Montreal; L. A. Lavallee, K.C., Montreal.

*Officers.*—Robert Ness, President, Howick, Que.; L. A. Lavallee, K.C., Vice-President, Montreal; R. A. Leduc, Managing Director, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, J. A. Caesar, Toronto. Suits by or against the Company may be brought in the name of the General Animals Insurance Company of Canada.

2. *Company, how constituted or incorporated.*—The Company was incorporated by Special Act of Parliament of Canada, 6-7 Edward VII, chap. 87, assented to on the twenty-seventh day of April, 1907.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, The Insurance Act, 1917, and the Act of Incorporation, 6-7 Edward VII, chap. 87.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Automobile, Live Stock and Plate Glass Insurance.

6. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$50,800, held by the Treasury Department, Ottawa.

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### GLENS FALLS INSURANCE COMPANY.

Register No. 6974.

Certificate of Registry No. 4147.

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1. Head Office, Glens Falls, New York. Chief Agent and Attorney for Ontario, Sydney C. R. Crocker, Toronto. Suits by or against the Company may be brought in the name of the Glens Falls Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was originally organized in 1850 as the Dividend Mutual Insurance Company, and reorganized 30th April, 1864, as a stock company under its present name, all according to the laws of New York State. Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, There is no liability of members, as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Automobile, Explosion, Hail, Inland Transportation, Sprinkler Leakage and Tornado Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$272,603, held by the Department of Finance.

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### THE GLOBE INDEMNITY COMPANY OF CANADA.

Register No. 6888.

Certificate of Registry No. 4061.

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### Directors and Officers.

*Directors*.—J. Gardner Thompson, Montreal; Sir Alex. Lacoste, Montreal; M. Chevalier, Montreal; Lewis Laing, Montreal; Sir Frederick Williams-Taylor, Montreal; W. Molson Macpherson, Montreal, Que.; J. D. Simpson, Montreal, Que.; A. G. Dent, Liverpool, Eng.; Jas. Carruthers, Montreal, Que.



*Officers.*—J. Gardner Thompson, President, Montréal; Lewis Laing, Vice-President, Montréal; John Emo, General Manager and Secretary, Montréal.

1. Head Office, Montréal; Chief Agent and Attorney for Ontario, A. E. Wilson, Toronto. Suits by or against the Company may be brought in the name of The Globe Indemnity Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 118, 1894, Vict., 57 and 58, an Act to incorporate the Canadian Railway Accident Insurance Company; Canada (1917), chap. 29, the Insurance Act; see Statutes of Canada, 1899, 62-3 Vict., chap. 106. See also Statutes of Canada, 1914.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Accident, Sickness, Burglary, Automobile and Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$193,028, held by the Government of Canada.

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#### GLOBE AND RUTGERS FIRE INSURANCE COMPANY.

Register No. 6884.

Certificate of Registry No. 4057.

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1. Head Office, New York City. Chief Agent and Attorney for Ontario, Ernest L. McLean, Toronto. Suits by or against the Company may be brought in the name of the Globe and Rutgers Fire Insurance Company.

2. The Company was organized by merger between the Globe Fire Insurance Company and the Rutgers Fire Insurance Company, 9th February, 1899.

3. *The legislative enactments* by which the powers, duties, rights and obligations are now declared, defined or governed are the following: New York, 1853, an Act to provide for the Incorporation of Insurance Companies. 1892, an Act in relation to Insurance Corporations and amendments. Canada, 1917, chap. 29, The Insurance Act.

4. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members, as the capital stock is fully paid up.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Inland Transportation, Automobile Insurance (excluding insurance against loss by reason of bodily injury to the person), and Explosion Insurance (as limited by Company's charter). The Company is also registered under the Ontario Insurance Act to transact Ocean Marine Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as a special security for the policyholders therein as follows: Deposit accepted at the value of \$666,926, held by the Receiver-General.

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**GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA.**

Register No. 7062.

Certificate of Registry No. 3770.

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**Directors and Officers.**

*Directors.*—F. J. Curran, Montreal, Que.; W. J. Sutherland, Smith's Falls, Ont.; J. E. H. Howison, Kingston, Ont.; W. E. Farrell, Fredericton, N.B.; H. E. R. Stock, Toronto, Ont.; Geo. S. Cuvillier, Montreal, Que.

*Officers.*—F. J. Curran, President, Montreal; W. J. Sutherland, Vice-President, Smith's Falls, Ont.; J. E. H. Howison, Secretary, Kingston, Ont.

1. Head Office, Kingston, Ont. Suits by or against the Society may be brought in the name of the Grand Council of the Catholic Mutual Benefit Association of Canada.

2. *The members are related as members of a fraternal benefit society.*

3. The Society was transferred from the Friendly Society to the Insurance Company Register from the 25th April, 1896, and is now authorized to transact Life and Sickness Insurance to the extent authorized by the Association's Act of Incorporation, Constitution and Laws. See special Act, 56 Vict., chap. 90 (D); 4-5 Edward VII, chap. 77 (D); Canada, 1917, chap. 29, The Insurance Act, as amended by 9-10 George V, chap. 57. See also special Act (D), 1914.

4. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$11,889.

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**GREAT AMERICAN INSURANCE COMPANY.**

Register No. 7053.

Certificate of Registry No. 4231.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Joseph Murphy, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, chap. 466, 1853, an Act to provide for the incorporation of Fire Insurance Companies; New York, chap. 690, 1892, an Act in relation to Insurance Corporations.

3. *The members are related* as shareholders in an incorporated joint stock company, the capital stock is fully paid up and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada, expiring 31st day of March, 1921, to transact Fire, Explosion, Hail, Sprinkler Leakage, Tornado, Inland Transportation and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$520,709.

**THE GREAT WEST LIFE ASSURANCE COMPANY.**

Register No. 6927.

Certificate of Registry No. 4100.

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**Directors and Officers.**

*Directors:*—Alexander Macdonald, Winnipeg; A. C. Flumerfelt, Victoria, B.C.; Geo. W. Allan, Sir A. M. Nanton, Winnipeg; P. C. McIntyre, Winnipeg; Geo. R. Crowe, Winnipeg; R. T. Riley, Winnipeg; Andrew Kelly, Winnipeg; Sir D. H. McMillan, Winnipeg; Geo. F. Galt, Winnipeg; F. Nation, Victoria, B.C.; W. H. Cross, Winnipeg.

*Officers:*—Alexander Macdonald, President, Winnipeg; Geo. F. Galt, Winnipeg; R. T. Riley and A. M. Nanton, Vice-Presidents, Winnipeg; C. C. Ferguson, General Manager, Winnipeg.

1. Head Office of the Company, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, Henry Brock, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 54-55 Vict., chap. 15 (D.), an Act to incorporate The Great West Life Assurance Company.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$51,120.

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**GRESHAM LIFE ASSURANCE SOCIETY, LIMITED.**

Register No. 6987.

Certificate of Registry No. 4160.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Alan Kenneth Macdougall, Toronto. Suits by or against the Company may be brought in the name of the Gresham Life Assurance Society, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: The Company was registered as a Company with unlimited liability in 1862, under the Companies' Act, United Kingdom, 25-26, Victoria, chap. 89 (1862), and in 1893 it was registered as a company with limited liability; Dominion of Canada (1917), chap 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.



4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$343,831, held by the Treasury Board, Ottawa.

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### THE GUARANTEE COMPANY OF NORTH AMERICA.

Register No. 6827.

Certificate of Registry No. 3998.

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#### Directors and Officers.

*Directors.*—J. B. Forgan, Chicago; H. E. Rawlings, Montreal; Hon E. C. Smith, St. Albans, Vt.; P. Stockton, Boston; Sir Vincent Meredith, Montreal; John Macdonald, Toronto; W. McMaster, Montreal; Thos. DeWitt-Cuyler, Philadelphia; Sir Augustus Nanton, Winnipeg, Man.; Frank Scott, Montreal.

*Officers.*—H. E. Rawlings, President and Managing Director, Montreal; W. McMaster, Vice-President, Montreal.

1. Head Office, Montreal, Province of Quebec. Chief Agent and Attorney for Ontario, William A. Medland, Toronto. Suits by or against the Company may be brought in the name of The Guarantee Company of North America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: Province of Canada, 14 and 15 Vict., chap. 36, 1851, an Act to incorporate The Canada Guarantee Company; Dominion of Canada, 35 Vict., chap. 22, 1873, an Act to amend the Act incorporating The Canada Guarantee Company; Canada, 43 Vict., chap. 71, 1880, an Act further to amend the Act therein cited, incorporating The Canada Guarantee Company; Canada, 44 Vict., chap. 57, 1881, an Act further to amend the Act incorporating The Canada Guarantee Company, and to change the name of the said Company to The Guarantee Company of North America.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for policyholders therein as follows: Deposits accepted at the value of \$56,459, held by Receiver-General of Canada.

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**GUARDIAN ASSURANCE COMPANY (LIMITED), LONDON, ENGLAND.**

Register No. 6867.

Certificate of Registry No. 4040.

**Canadian Trustees.**

K. W. Blackwell, Chairman, Montreal; Tancrede Bienvenu, Montreal; J. O. Gravel, Montreal; H. M. Lambert, Manager, Montreal.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Hiram Norton DeWitt, Toronto. Suits by or against the Company may be brought in the name of the Company, which (as mentioned below), became on the 25th May, 1893, incorporated as a Company limited by shares.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 13 and 14 Vict., 1850, chap. 25, an Act for the better enabling the Guardian Fire and Life Assurance Company to sue and be sued, and to alter certain provisions of their Deeds of Settlement, and to give other powers to the Company; 29 and 30 Vict., 1866, chap. 225, an Act to enable the Guardian Fire and Life Assurance Company to reduce the amount of their paid-up subscription capital stock, and to alter certain provisions of their Deed of Settlement and to amend the Guardian Assurance Company's Act, 1850, and to give further powers to the Company and Directors thereof; 33 and 34 Vict., 1870, chap. 61, The Life Assurance Company's Act, and the Guardian Assurance Company's Act, 1893. More particularly referred to below.

3. *The members, prior to the 25th of May, 1893, were related* as shareholders in an unincorporated joint stock company, and the liability of the members was unlimited except so far as their liability was limited by the 51st article of the Deeds of Settlement, which required that all policies and instruments of assurance to be granted by the Company should contain a proviso limiting the liability of the shareholders in the Company to the amount of their respective shares in the capital stock and funds of the Company, and by the 109th article of the same deed which required that all deeds and contracts entered into by the Directors and other officers of the Company should contain a like proviso, and by the proviso to the effect aforesaid, which by the practice of the Company was actually inserted in all the policies of insurance issued by the Company. The Company was advised that by the laws of the United Kingdom the effect of the said articles and proviso when so inserted was to restrict the liability of the shareholders to the amount remaining unpaid upon the shares held by them, so far as regarded their liability to the persons assured by or claiming under such policy, instrument, deed or contract containing such proviso.

By the Guardian Assurance Company's Act, 1893 (Imp.), which received the Royal Assent April 29th, 1893 (56-7 V., c. 13), the Company was empowered to register under the Companies' Act, 1862 to 1890, as a limited liability Company, and this was done on the 25th of May, 1893. Section 9 of the Act of 1893 provides: "Nothing in this Act shall operate to prejudice or affect the rights of the existing policyholders of the Company." Copies of the Act of 1893, of the Memorandum of Association, 1893, and the Certificate of Incorporation are filed in the Department of Insurance for Ontario.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1920, and expiring on the 31st day of March, 1921, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,184,135, held by the Receiver-General of Canada.



**THE GUARDIAN INSURANCE COMPANY OF CANADA.**

Register No. 6866.

Certificate of Registry No. 4039.

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**Directors and Officers.**

*Directors.*—K. W. Blackwell, Montreal; D. Forbes Angus, Montreal; H. M. Lambert, Montreal; Hon. A. W. Atwater, K.C., Montreal; Hon. Evelyn Hubbard, London, England; F. W. Molson, Montreal; Geo. W. Reynolds, London, Eng.; A. G. Sweet, London, Eng.; F. L. Wanklyn, Montreal.

*Officers.*—K. W. Blackwell, President; D. Forbes Angus, Vice-President; H. M. Lambert, Managing Director; John Good, Secretary.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Hiram Norton DeWitt, Toronto. Suits by or against the Company may be brought in the name of The Guardian Insurance Company of Canada.

2. Company, how constituted or incorporated.—The Company was incorporated by Special Act of Parliament of Canada, 1 Geo. V, chap. 86, assented to on 4th April, 1911.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, The Insurance Act, 1917, and the Act of Incorporation, 1 Geo. V, chap. 86.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Accident, Sickness, Automobile, Guarantee, Burglary and Plate Glass Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$191,804. held by the Receiver-General of Canada.

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**THE HARTFORD FIRE INSURANCE COMPANY.**

Register No. 6829.

Certificate of Registry No. 4000.

1. Head Office of the Company, Hartford, Conn. Chief Agent and Attorney for Ontario, Peter A. McCallum, Toronto. Suits by or against the Company may be brought in the name of the Hartford Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter of 1810 and subsequent amendments.



3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the par value of stock held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Hail, Explosion, Inland Transportation, Cyclone or Tornado Insurance, Sprinkler Leakage, and Automobile Insurance (excluding insurance against loss by reason of bodily injury to the person. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: In Canada, deposit accepted at the value of \$1,245,933, held by the Minister of Finance.

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### THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

Register No. 6915.

Certificate of Registry No. 4086.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Henry Newbolt Roberts, Toronto. Suits by or against the Company may be brought in the name of The Hartford Steam Boiler Inspection and Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are as follows: Act of the General Assembly of the State of Connecticut incorporating the Hartford Steam Boiler Inspection and Insurance Company, approved June 30th, 1866, and amendments thereto of July 27th, 1868, June 25th, 1874, February 13th, 1883, and April 12th, 1888; Canada (1917), chap. 29, The Insurance Act; The Ontario Insurance Act, R.S.O, 1914, c. 183.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them; in this Company all shares are fully paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact the business of guaranteeing the Policy Contracts of The Boiler Inspection and Insurance Company of Canada.

5. *Deposited Assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at \$37,620.

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### THE HOME INSURANCE COMPANY.

Register No. 7018.

Certificate of Registry No. 4196.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, A. M. M. Kirkpatrick, Toronto. Suits by or against the Company may be brought in the name of The Home Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, 1892, chap. 690, an Act relating to Insurance Corporations, constituting chapter 38 of the General Laws.

(As to Canada and Ontario see Canada (1917), chap. 29, and R.S.O. 1914, chap. 183.)

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members, as the capital stock (\$6,000,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Automobile, Explosion, Sprinkler Leakage, Hail and Tornado Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,619,564, held by the Government of Canada.

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### THE HUDSON BAY INSURANCE COMPANY.

Register No. 6995.

Certificate of Registry No. 4168.

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#### Directors and Officers.

*Directors*.—Wm. Mackay, Montreal; Fred. W. Walker, Vancouver, B.C.; J. H. Labelle, Montreal; Geo. Chappell, Liverpool, Eng.; P. R. Gault, Montreal; W. H. Barker, Vancouver; P. J. Quinn, Toronto; Geo. B. Fraser, Montreal; A. St. Cyr, Montreal.

*Officers*.—William Mackay, President, Montreal; Fred. W. Walker, Vice-President, Vancouver; J. H. Labelle, Managing Director, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Percy J. Quinn, Toronto. Suits by or against the Company may be brought in the name of Hudson Bay Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of the Parliament of Canada, being chap. 110 (1910), an Act respecting The Hudson Bay Insurance Company, and chap. 29 (1917), The Dominion Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$51,619, held by the Government of Canada.

**THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.**

Register No. 7019.

Certificate of Registry No. 4197.

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**Directors and Officers.**

*Directors.*—Elias Rogers, Toronto; R. Bickerdike, M.P., Montreal; H. C. Cox, G. A. Morrow, Dr. P. G. Goldsmith, Toronto; S. Burrows, Belleville; W. B. Robb, Montreal; Noel Marshall, Toronto; D. B. Hanna, Toronto; W. G. Morrow, Toronto; A. McT. Campbell, Winnipeg, Man.; W. B. Meikle, Toronto; E. Williams, Toronto.

*Officers.*—H. C. Cox, President; Noel Marshall, Vice-President; E. Williams, General Manager; Frank W. Cox, Secretary, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the company may be brought in the name of the Imperial Guarantee and Accident Insurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Act of Incorporation; and the Insurance Act of Canada (1917), chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Accident, Automobile, Burglary, Guarantee, Plate Glass, Sickness Insurance and Insurance of Automobiles against Fire.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$168,696, held by the Receiver-General of Canada.

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**IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.**

Register No. 6850.

Certificate of Registry No. 4023.

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**Directors and Officers.**

*Directors.*—T. Bradshaw, F.I.A., Toronto; Hon. A. E. Kemp, M.P., Toronto; Sir William Mackenzie, Toronto; F. R. Eccles, M.D., F.R.C.S., London; Hon. William Harty, Kingston; Warren Y. Soper, Ottawa; Sir H. S. Holt, Montreal; Samuel J. Moore, Toronto; E. T. Malone, K.C., Toronto; Geo. A. Morrow, Toronto; W. G. Morrow, Toronto; James Ryrie, Toronto; James F. Weston, Toronto; Sir John Aird, Toronto; H. H. Williams, Toronto.

*Officers.*—G. A. Morrow, President, Toronto; S. J. Moore, Vice-President, Toronto; E. T. Malone, K.C., Vice-President, Toronto; James F. Weston, Managing Director, Toronto; G. C. Moore, A.I.A., Assistant Manager and Actuary; D. Matheson, Secretary.



1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the Imperial Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 59 Vict., chap. 50 (Canada), an Act to incorporate the Imperial Life Assurance Company of Canada; Canada, chap. 29, The Insurance Act, 1917; R.S.O. 1914, chap. 183.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$270,704, held by the Receiver-General.

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### IMPERIAL UNDERWRITERS CORPORATION OF CANADA.

Registry No. 6877.

Certificate of Registry No. 4050.

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#### Directors and Officers.

*Directors*.—Lyman Root, Toronto; A. R. Williams, Toronto; H. F. Petman, Toronto; Robert Lynch Stailing, Toronto; W. J. Blackburn, Toronto; Geo. L. Lyon, Toronto; H. W. Muskett, Toronto; Charles J. Harvey, Toronto; Thos. A. Brydall, Toronto.

*Officers*.—Lyman Root, President and Manager, Toronto; Robert Lynch Stailing, Vice-President; F. E. Heyes, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Imperial Underwriters Corporation of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Special Act of the Parliament of Canada, being chap. 137 (1913), An Act respecting the Imperial Underwriters Corporation and to change its name to the Imperial Underwriters Corporation of Canada. Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$76,528, held by the Dominion Government.

**THE INDEPENDENT ORDER OF FORESTERS.**

Register No. 6847.

Certificate of Registry No. 4020.

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**Directors and Officers.**

*Directors:*—W. H. Hunter, B.A., Toronto; J. D. Clark, Dayton, Ohio; Thomas Millman, M.D., Toronto; R. Mathison, Toronto; Victor Morin, B.A., LL.B., Notary Public, Montreal; Frank E. Hand, Los Angeles, Cal.; M. N. Cockburn, St. Stephen, N.B.; Hon. W. W. Bent, Bridgeport, Conn.; G. R. Cottrelle, Toronto.

*Officers:*—W. H. Hunter, President, Toronto; Frank E. Hand, Vice-President, Los Angeles, Cal.; R. Mathison, Secretary, Toronto; G. R. Cottrelle, Treasurer, Toronto.

**1. Head Office of the Corporation, Toronto.**

2. The Society was originally incorporated under chapter 167 of the Revised Statutes of Ontario, 1877; subsequently incorporated by an Act of Parliament of the Dominion of Canada, 52 Vic., cap. 104, assented to May 2, 1889, amended by 59 Vic., cap. 51, assented to April 23, 1896; amended in 1901 by 1 Edward VII, cap. 100. By an Act 3-4 Geo. V, cap. 113, 1913, the Acts relating to the Society were consolidated and amended and the name of the Society was changed from "The Supreme Court of the Independent Order of Foresters" to "The Independent Order of Foresters." Previous Acts relating to the Society were by this Act repealed save and except the preamble and sections 3, 4 and 5 of chapter 100 of the Statutes of 1901. The consolidated Act was amended in 1915 by 5 Geo. V, cap. 76. See also Ontario Statutes, 1901, 1 Edward VII, cap. 107. Licensed to transact business in Canada, May 1, 1896.

**3. The members are related as members of a fraternal benefit society.**

4. The Society is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Life, Disability, and Sickness Insurance, as specified in the Constitution and Laws of the Society, for sums not exceeding, in addition to the sick and funeral benefits, the sum of \$5,000, upon any one life.

5. The Society has deposited with the Government of Canada securities to the value of \$104,000, accepted at \$102,960.

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**THE INSURANCE COMPANY OF NORTH AMERICA.**

Register No. 6848.

Certificate of Registry No. 4021.

**1. Head Office, Philadelphia, U.S. Chief Agent and Attorney for Ontario, A. H. C. Proctor, Toronto.**

**2. The Company was incorporated by the Act of General Assembly, April 14th, 1794, of the Commonwealth of Pennsylvania, U.S.A., and the documents evidencing the same are filed or deposited in the office of the Secretary of State at Harrisburg, Penn.**

3. *The members are related* as members of a joint stock company, capital \$3,000,000, fully paid, and the liability of the members is limited to the amount of their fully paid stock.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Inland Transportation, Explosion and Automobile Insurance, excluding insurance against loss by reason of injury to the person. The Company is also registered under the Ontario Insurance Act to transact Ocean Marine Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$571,692.

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### THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

Register No. 6906.

Certificate of Registry No. 4079.

1. Head Office, Philadelphia, Pennsylvania. Chief Agent and Attorney for Ontario, Reed, Shaw & McNaught, Toronto. Suits by or against the Company may be brought in the name of the Insurance Company of the State of Pennsylvania.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following: Incorporated under laws of the State of Pennsylvania, 1794; State of Pennsylvania (1909), an Act authorizing the merger and consolidation of certain Corporations; Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is nil, as the capital stock, \$1,000,000, is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire and Tornado Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$157,489, held by the Receiver-General.

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### INTERNATIONAL FIDELITY INSURANCE COMPANY.

Register No. 6907.

Certificate of Registry No. 4080.

1. Head Office of the Company, Jersey City, N.J. Chief Agent and Attorney for the Province of Ontario, Neil Sinclair, Toronto. Suits by or against the Company may be brought in the name of International Fidelity Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New Jersey, chap. 134, 1902. General Insurance Act.



3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is nil, as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Guarantee Insurance, restricted to employees of the Singer Sewing Machine Company.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$5,000 held by the Department of Finance.

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### LAW UNION AND ROCK INSURANCE COMPANY, LIMITED.

Register No. 7020.

Certificate of Registry No. 4198.

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1. Head Office, London, England. Chief Agent and Attorney for Ontario, Douglas Kay Ridout, Toronto. Suits by or against the Company may be brought in the name of the Law Union and Rock Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 7 and 8 Vict., chap. 110; 25 and 26 Vict., chap. 59.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

NOTE.—No. 7 of the Articles of Association provides as follows: In every fire or life policy, or other written contract to be executed or entered into by or on behalf of the Company, by which any responsibility shall be undertaken or incurred by or imposed upon the Company there shall be inserted a clause or clauses providing so far as lawfully may be that no shareholder or director of the Company, nor the estate or effects of any such shareholder or director shall, either in respect of his being such or by reason of any matter or thing done by him, or by any other person in virtue of any authority or power hereby given, be answerable for or in respect of any such policy or other contract beyond the amount of the instalment or instalments which at the time of the claim to be made in respect of such policy or other contract shall be remaining unpaid upon his share or shares, nor be liable to be called upon for any further sum than such then unpaid amount; or such other clause or clauses as shall effectually protect every shareholder and director from all personal and individual liability in respect of any such policy or other contract, and limit the liability thereunder to the funds of the Company applicable pursuant to the provisions of these articles to the satisfaction of claims upon such policy or contract.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Accident, Sickness, Burglary and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit with Receiver-General of Canada, accepted at the value of \$436,048.

**LIFE ASSOCIATION OF SCOTLAND.**

Registry No. 6821.

Certificate of Registry No. 3992.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Robert Charles Donald, Toronto, Ont. Suits by or against the Company may be brought in the name of the Life Association of Scotland.

2. The Company is now collecting premiums and paying claims in Canada in virtue of The Insurance Act (1917), chap. 29.

3. Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$138,357.

**THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIMITED.**

Register No. 6890.

Certificate of Registry No. 4063.

*Directors.*—Sir Alex. Lacoste, Montreal; M. Chevalier, Montreal; W. M. Macpherson, Montreal; Sir Frederick Williams-Taylor, Montreal; James Carruthers, Montreal.

*Officers.*—J. Gardner Thompson, Resident Manager, Montreal; Lewis Laing, Assistant Manager, Montreal; J. D. Simpson, Deputy Assistant Manager, Montreal.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Alexander Stewart, Toronto. Suits may be brought by or against the Company in the name of the Chairman, Deputy Chairman or any of the Directors of the said Company, or the Company itself.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following:—Parliament of the United Kingdom of Great Britain and Ireland, 6 and 7 William IV., chap. 119, 14th July, 1836, an Act to enable the Liverpool Fire and Life Insurance Company to sue and be sued in the name of the Chairman, Deputy Chairman or any one of the Directors of the said Company, and for other purposes; 10 and 11 Vict., chap. 268, 22nd July, 1847, an Act to change the name of the Liverpool Fire and Life Insurance Company and for other purposes; 27 and 28 Vict., chap. 116, 23rd June, 1864, an Act to confirm an agreement for the amalgamation of the Globe, Insurance Company with the Liverpool and London Fire and Life Insurance Company, and to alter the name of the last-mentioned Company and for other purposes; 52 and 53 Vict., chap. 150, 12th August, 1890, an Act for extending and amending the Acts relating to the Liverpool and London and Globe Insurance Company, and for other purposes; 61-2 V., c. 68 (Extension and definition of objects of Company); 10 Edw. 7 and 1 Geo. 5, chap. 27 (Imp. 1910), an Act to provide for registration as a Limited Company, and for other purposes.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,349,636.



**LIVERPOOL-MANITOBA ASSURANCE COMPANY.**

Register No. 6889.

Certificate of Registry No. 4062.

*Directors.*—J. Gardner Thompson, Montreal; M. Chevalier, Montreal; Sir Alex. Lacoste, Montreal; W. M. Macpherson; John Emo, Montreal; A. G. Dent, Liverpool, England; J. C. Rimmer, Liverpool, England; Sir Frederick Williams-Taylor, Montreal; Lewis Laing, Montreal; James Carruthers, Montreal.

*Officers.*—J. Gardner Thompson, President and Managing Director, Montreal; Lewis Laing, Vice-President and Secretary.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Alexander Stewart, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 2 George V, chap. 114; Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire and Explosion Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows, \$68,113.

**LLOYD'S PLATE GLASS INSURANCE COMPANY.**

Register No. 6952.

Certificate of Registry No. 4125.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Reed, Shaw & McNaught, Toronto. Suits by or against the Company may be brought in the name of Lloyds Plate Glass Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, 1853, amending 1879, chap. 485, an Act to provide for the incorporation of Life and Health Insurance Companies.

3. *The members are related* as shareholders in an incorporated joint stock company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$84,873, held by the Minister of Finance.



**THE LONDON ASSURANCE.**

Register No. 6900.

Certificate of Registry No. 4073.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Hiram Norton Dewitt, Toronto. Suits by or against the Company may be brought in the name of The London Assurance Corporation.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Great Britain, 54 and 55 Vict., c. 126, The London Assurance Act, 1891.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Automobile and Inland Transportation Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$422,085.

**LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.**

Register No. 6855.

Certificate of Registry No. 4028.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, Geo. Weir, Toronto. Suits by or against the Company may be brought in the name of The London Guarantee and Accident Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 1867, chap. 31, The Companies' Act; 1870, chap. 102, Joint Stock Companies' Arrangement Act, 1870; 1877, chap. 26; 1879, chap. 79; 1880, chap. 19; 1883, chap. 23; 1883, chap. 30; 1886, chap. 23; 1890, chap. 62; 1890, chap. 63; Companies' Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Guarantee, Burglary, Accident, Hail and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,092,440.

**LONDON AND LANCASHIRE INSURANCE COMPANY, LIMITED.**

Register No. 6844.

Certificate of Registry No. 4016.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Alfred Wright, Toronto. Suits by or against the Company may be brought in the name of The London and Lancashire Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Parliament of Great Britain, 7 and 8 Vict., chap. 210, an Act for Registration, Incorporation and Regulation of Joint Stock Companies; 25 and 26 Vict., chap. 89, The Companies' Act, 1862; 31 and 32 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict., chap. 134, The Joint Stock Companies' Arrangement Act; 40 and 41 Vict., chap. 26, The Companies' Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 19, The Companies' Act, 1880; 49 Vict., chap. 23, The Companies' Act, 1886; 51 and 52 Vict., chap. 62, The Preferential Payment in Bankruptcy Act, 1888; 53 and 54 Vict., chap. 62, The Companies' Memorandum of Association Act, 1890; 53 and 54 Vict., chap. 63, The Companies' Winding-up Act, 1890; 53 and 54 Vict., chap. 64, The Directors' Liability Act, 1890.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members in respect of any claim or demand under the Company's policies is limited to the amount remaining unpaid upon the shares respectively held by such member.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1920, and expiring on 31st March, 1921, to transact Fire, Explosion and Automobile Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$882,998, held by the Receiver-General.

**LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.**

Register No. 6832.

Certificate of Registry No. 4003

*Directors.*—Alfred Wright, Toronto; Albert E. Blogg, Toronto; Colin E. Sword, Montreal; George C. Howie, New York City; Alex. MacLean, Toronto.

*Officers.*—Alfred Wright, President; Alex. MacLean, Managing Director, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of the London and Lancashire Guarantee and Accident Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Canada, Special Act to incorporate the London and Lancashire Guarantee and Accident Company of Canada, Royal assent 10th April, 1908; also Canada (1917), chap. 29, The Insurance Act.



3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Guarantee, Accident, Sickness, Automobile and Plate Glass Insurance, and Insurance of Automobiles against fire.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$146,493.

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### THE LONDON AND SCOTTISH ASSURANCE CORPORATION, LIMITED.

Register No. 6975.

Certificate of Registry No. 4148.

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#### Directors and Officers in Canada.

*Directors.*—Alexander Bissett, Montreal; A. J. Dawes, Montreal; H. B. Mackenzie, Montreal; E. C. Pratt, Montreal; D. C. Macarow.

*Officers.*—Alex. Bissett, Montreal, Attorney and Manager for Canada; W. H. R. Emmerson, Assistant Secretary and Actuary.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Walter J. Morris, Toronto. Suits by or against the Company may be brought in the name of the London and Scottish Assurance Corporation, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 25 and 26 Vict., chap. 89; 30 and 31 Vict., chap. 131; 40 and 41 Vict., chap. 26; 42 and 43 Vict., chap. 76; 43 Vict., chap. 19; 46 and 47 Vict., chap. 30; 49 Vict., chap. 23; 53 and 54 Vict., chap. 62 and 63; Companies' Act, 1862, and amending Acts (1867 to 1890), cited as the Companies' Acts, 1862 to 1890; 27 Vict., chap. 19; Companies' Seal Act, 1864; 33 and 34 Vict., chap. 61, Life Assurance Companies' Act, 1870, and amending Acts, 35 and 36 Vict., chap. 41. Incorporated 17th February, 1919, under Companies Consolidation Act, 1908.

3. *The members are related* as shareholders in an incorporated joint stock company. The capital is fully subscribed. One hundred thousand pounds in 10,000 shares of £10 each, on which £1 per share was originally paid up, and a further £1 per share has been paid up out of the profits declared, making £20,000, or £2 per share paid up. The liability of the members is unlimited, but in all policies issued by the Company a clause is inserted which limits the liability of the shareholders, in respect to such policies, to the amount unpaid on the shares held by them.

NOTE.—The clause referred to is as follows: Provided further, and it is hereby stipulated and agreed that the Directors signing this policy, and the other proprietors and holders of shares in the Company, shall not individually, in any manner be, or by any process be made, liable to make good any claim or demand whatsoever under or by virtue of this policy, further than to pay and contribute to the capital of the Company the full amount of his or her shares in such capital, and that all such claims and demands shall alone be satisfied out of the capital, funds and property of the Company for the time being.



4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$1,332,744. Also \$2,775,000 vested in Canadian Trustees under Insurance Act.

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### THE LONDON LIFE INSURANCE COMPANY.

Register No. 6908.

Certificate of Registry No. 4081.

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#### Directors and Officers.

*Directors*.—Dr. Albert O. Jeffery, K.C., London, J. E. Jeffery, London; T. W. Baker, London; W. M. Spencer, London, Ont.; George M. Reid, London; Wm. Gorman, London; A. M. Smart, London; John G. Richter, London; H. S. Blackburn, London.

*Officers*.—Dr. A. O. Jeffery, K.C., President, London; W. M. Spencer and John G. Richter, Vice-Presidents, London; Edward E. Reid, General Manager, London.

1. Head Office, London, Ontario. Suits by or against the Company may be brought in the name of The London Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 37 Vict., chap. 85; Canada, 47 Vict., chap. 89; Canada, 48 and 49 Vict., chap. 94; Canada, 54 and 55 Vict., chap. 117.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$53,705, held by the Government of Canada.

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### THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

Register No. 6859.

Certificate of Registry No. 4032.

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#### Directors and Officers.

*Directors*.—A. H. C. Carson, Toronto; F. D. Williams, Winnipeg; A. C. McMaster, K.C., Toronto; W. T. Kernahan, Toronto; S. G. M. Nesbitt, Brighton, Ont.; H. N. Cowan, Toronto; G. M. Willoughby, Toronto; W. J. Willcox, Winnipeg; W. H. Hunter, Toronto.

*Officers*.—A. H. C. Carson, President and Manager; F. D. Williams, Vice-President; A. V. Stamper, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of The London Mutual Fire Insurance Company of Canada.

2. The Company was constituted under the General Insurance Act of the old Province of Canada (Consolidated Statutes, 1859, U.C., chap. 52), as a County Insurance Company, by the name of the County of Middlesex Mutual Fire Insurance Company. The private Act, 27 Vict. (1863), chap. 52, of the Province of Canada, *inter alia* changed the name of the Company to the Agricultural Mutual Assurance Association of Canada, which name was by 41 Vict. (1878), chap. 40, of the Dominion of Canada, changed to the Agricultural Mutual Fire Insurance Company; and section 56 of the last mentioned Act empowered the Company by a majority vote of its members to further change the name to The London Mutual Fire Insurance Company of Canada.

The private Act, 62-3 Vict. (1899), chap. 118, of the Dominion, as amended by 1 Edward VII. (1901), chap. 103 (D.), *inter alia* empowered the Company to raise a stock capital of not less than \$100,000, nor more than \$500,000 in shares of \$100 each.

3. *The members are related* as members of a mutual fire insurance company insuring on the premium note as well as on the cash system, and the liability of the members is limited to the amount of their premium notes or cash premiums, as the case may be.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire and Automobile Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$53,732, held by the Receiver-General of Canada

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### LOYAL PROTECTIVE INSURANCE COMPANY.

Register No. 6868.

Certificate of Registry No. 4041.

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1. Head Office, Boston, Massachusetts. Chief Agent and Attorney for Ontario, Wm. Atkins, Toronto, Ont. Suits by or against the Company may be brought in the name of the Loyal Protective Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: the Company was incorporated on 19th July, 1909, under the laws of the Commonwealth of Massachusetts, chap. 576, Acts 1907 with amendments. Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members, as the Capital Stock (\$100,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident in Canada.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$41,568, held by the Receiver-General of Canada.

**LUMBERMEN'S UNDERWRITING ALLIANCE.**

Register No. 7021.

Certificate of Registry No. 4199.

1. Head Office, Kansas City, Missouri. Chief Agent and Attorney for Ontario, T. E. Clendinnen, Ottawa. Suits by or against the Corporation may be brought in the name of the Lumbermen's Underwriting Alliance.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The incorporation was effected on or about the 9th January, 1905, under the common law as guaranteed by both State (Missouri) and Federal Constitutions. Subsequently the organization has been licensed in the State of Missouri under special statute, page 321, Laws of Missouri, 1915, which is declaratory of its common law rights. Canada, 1917, chap. 29, The Insurance Act.

3. *The members, how related.* Each subscriber contracts with each other subscriber through power of attorney given by each to pay his proportionate share of any loss sustained; the liability being several and not joint and being in the proportion which his premium deposit bears to the total premium deposits in force at time of loss.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$100,000, held by the Receiver-General.

**L'UNION COMPAGNIE D'ASSURANCES CONTRE L'INCENDIE.**

(Union Fire Insurance Company.)

Register No. 6864.

Certificate of Registry No. 4037.

1. Head Office, Paris, France. Chief Agent and Attorney for Ontario, J. H. Ewart, Toronto. Suits by or against the Company may be brought in the name of L'Union Compagnie D'Assurance Contre L'Incendie.

2. The Company was organized under Articles of Association dated Paris (France), the 30th September, 1st and 2nd of October, 1828, for a term of 50 years, and the term was extended by a Deed dated the 5th of May, 1876, for a further term of 99 years from the 1st January, 1877,

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.



4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$235,552, held by the Government of Canada.

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### THE MACCABEES.

Register No. 7168.

Certificate of Registry No. 4257.

1. Head Office, Detroit, Mich. Chief Agent and Attorney for Ontario, John A. Paterson, Toronto. Suits by or against the Society may be brought in the name of the Maccabees.

2. The Society was incorporated September 11th, 1885, re-incorporated Aug. 31st, 1894, Nov. 7th, 1895, August 18th, 1899, July 22nd, 1901, July 26th, 1904; amended July 26th, 1914, May 21st, 1915, July 18th, 1919.

3. The Society is now authorized by license issued by the Dominion of Canada, under sections 106 and 108 of the *Insurance Act, 1917*, as amended by 9-10 George V, Chapter 57, to do Life, Disability and Sickness Insurance to the extent authorized by its act of Incorporation, Constitution and Laws, for the term ending March 31st, 1921.

4. *Deposited assets*.—Assets of the Society are deposited and held in Canada as special security for the policyholders therein as follows. Deposit accepted at the value of \$10,560.

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### THE MANUFACTURERS' LIFE INSURANCE COMPANY.

Register No. 7022.

Certificate of Registry No. 4200.

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#### Directors and Officers.

*Directors*.—Lt.-Col. A. J. Wilkes, K.C., Brantford; William Stone, Toronto; Robert Junkin, Toronto; C. C. Dalton, Toronto; D. G. Ross, Toronto; F. G. Osler, Toronto; John Massey, Toronto; W. G. Gooderham, Toronto; E. R. C. Clarkson, Toronto; M. R. Gooderham, Toronto; Milton J. Beatty, Fergus, Ont.

*Officers*.—W. G. Gooderham, President, Toronto; Lt.-Col. A. J. Wilkes, 1st Vice-President, Brantford; C. C. Dalton, 2nd Vice-President, Toronto; J. B. McKechnie, General Manager, Toronto; E. S. Macfarlane, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Manufacturers' Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 104, 1887, Vict., 50 and 51, an Act to incorporate The Manufacturers' Life Insurance Company; Canada, chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$183,093, held by the Government of Canada.

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### MANUFACTURING LUMBERMEN'S UNDERWRITERS.

Register No. 6989.

Certificate of Registry No. 4162.

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1. Head Office, Kansas City, Missouri. Chief Agent and Attorney for Ontario, W. E. Bigwood, Toronto. Suits by or against the Corporation may be brought in the name of the Manufacturing Lumbermen's Underwriters.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, or governed are the following: The incorporation was effected in 1898, under the common law as guaranteed by both the State (Missouri) and Federal Constitutions. Subsequently the organization has been licensed in the State of Missouri under special Statute, page 321, Laws of Missouri, 1915, which is declaratory of its common law rights. Canada, 1917, chap. 29, The Insurance Act.

3. *The members, how related*. Each subscriber contracts with each other subscriber through power of Attorney given by each to pay his proportionate share of any loss sustained; the liability being several and not joint and being in the proportion which his premium deposit bears to the total premium deposits in force at time of loss.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1920, and expiring on the 31st day of March, 1921, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$65,000, held by the Government of Canada.

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### MANUFACTURING WOODWORKERS' UNDERWRITERS.

Register No. 7170.

Certificate of Registry No. 4259.

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1. Head Office, Chicago, Illinois. Chief Agent and Attorney for Ontario, W. E. Bigwood, Toronto. Suits by or against the Corporation may be brought in the name of the Manufacturing Woodworkers' Underwriters.

2. This is an Inter-Insurance Exchange, which began underwriting in 1909 by authority vested in the Attorney, in fact thorough a power of attorney. The participants exchange indemnity among each other on a reciprocal plan.

3. The Corporation is now authorized by license issued by the Dominion Government bearing date 28th May, 1920, and expiring on the 31st March, 1921, to transact Fire Insurance.

4. *Deposited assets.*—Assets of the Corporation are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$50,000.

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### THE MARINE INSURANCE COMPANY, LIMITED.

Register No. 6909.

Certificate of Registry No. 4082.

1. Head Office, London Eng. Chief Agent and Attorney for Ontario, Reed, Shaw & McNaught, Toronto, Ont. Suits by or against the Company may be brought in the name of the Marine Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was formed in the year 1836 under the name of The Marine Insurance Company. The Company has now by virtue of its incorporation under the Companies' Acts, 1862-1880, power to sue and be sued in its corporate name.

3. *The members are related* as shareholders in an incorporated stock company, the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact the business of Fire, Automobile and Inland Transportation Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine and Ocean Marine Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$128,815 held by the Finance Department, Ottawa.

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### MARYLAND ASSURANCE CORPORATION.

Register No. 6988.

Certificate of Registry No. 4161.

1. Head Office, Baltimore, Maryland. Chief Agent and Attorney for Ontario, F. J. Lightbourn, Toronto. Suits by or against the Company may be brought in the name of the Maryland Assurance Corporation.

2. *Company, how constituted or incorporated:* The Company was incorporated under and in accordance with the general laws of the State of Maryland. Article 23, Bagley's Code of Maryland.

3. *The members are related* as shareholders of an incorporated joint stock company, There is no liability to the shareholders. The capital stock (\$600,000) is fully subscribed and paid up.



4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$339,833. of \$120,250, held by the Treasury Board, Ottawa.

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### MARYLAND CASUALTY COMPANY.

Register No. 6963.

Certificate of Registry No. 4136.

1. Head Office, Baltimore, Md. Chief Agent and Attorney for Ontario, Irving Wells Smith, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Act of the General Assembly of Maryland, amending charter, 1898, chap. 43; Act amending and extending powers, 1900, chap. 10; Act amending and extending powers, 1902, chap. 386.

3. *The members are related* as shareholders in an incorporated joint stock company, The capital stock (\$750,000) is fully paid and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada, expiring 31st day of March, 1921, to transact Accident, Sickness, Burglary, Guarantee, Plate Glass, Fly Wheel, Sprinkler Leakage and Steam Boiler Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein, as follows: Deposit accepted at \$311,643.

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### THE MERCANTILE FIRE INSURANCE COMPANY.

Register No. 6843.

Certificate of Registry No. 4016.

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#### Directors and Officers.

*Directors.*—William A. Sims, England; Albert E. Blogg, Toronto; A. W. Blake, Winnipeg; Colin E. Sword, Montreal.

*Officers.*—William A. Sims, President, England; A. E. Blogg, Managing Director, Toronto; Alfred Wright, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of The Mercantile Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario 37 Vict., chap. 87, an Act to incorporate the Mercantile Fire Insurance Company; 55 Vict., chap. 101, an Act to amend the Act to incorporate The Mercantile Fire Insurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, under and as set forth in their said Act of Incorporation, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$144,669, held by the Receiver-General at Ottawa.

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#### MERCHANTS FIRE ASSURANCE CORPORATION OF NEW YORK.

Register No. 6958.

Certificate of Registry No. 4131.

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1. Head Office, City of New York. Chief Agent and Attorney for Ontario, Herbert Begg, Toronto. Suits by or against the Company may be brought in the name of the Merchants Fire Assurance Corporation of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated on the 31st January, 1910, under the Laws of New York State, 1910, chapter 28, The Insurance Law and chap. 33, Consolidated Laws of the State of New York, also the Insurance Act, Canada, 1917, chapter 29.

3. *The members are related* as shareholders in an incorporated joint stock company, the capital stock is fully paid up and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire and Hail Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: In Canada, deposit accepted at the value of \$100,000, held by the Minister of Finance.

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**MERCHANTS CASUALTY COMPANY.**

Register No. 7024.

Certificate of Registry No. 4202.

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**Directors and Officers.**

*Directors.*—M. J. McMichael, Minneapolis, Minn.; L. M. Fingard, Winnipeg; T. J. Barrell, Toronto; R. B. Graham, Winnipeg; S. D. Works, Minneapolis, Minn.; H. J. King, Toronto; Chas. E. Hanslip, Winnipeg, Man.; J. A. Patterson, Toronto.

*Officers.*—M. J. McMichael, President, Minneapolis; L. M. Fingard, Vice-President and General Manager, Winnipeg; H. J. King, Vice-President, Toronto; S. D. Works, Vice-President, Minneapolis.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, Harold J. King, Toronto. Suits by or against the Company may be brought in the name of the Merchants Casualty Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of the Parliament of Manitoba, 3 George V, chap. 117 (1913), Canada Insurance Act, chap. 29, 1917.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Accident Insurance (not including Employers' Liability) and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$131,300, held by the Receiver-General, Ottawa.

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**METROPOLITAN LIFE INSURANCE COMPANY.**

Register No. 6892.

Certificate of Registry No. 4065.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Henry Briggs, Toronto. Suits by or against the Company may be brought in the name of the Metropolitan Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York State, 1883, chap. 437, an Act to amend the charter of the Metropolitan Life Insurance Company of the City of New York.



3. *The members are related mutually.* There is no share capital and no personal liability of the assured who constitute the members. Every person effecting an insurance with the Company becomes a member, and has a right to vote at all annual and general meetings of the Company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$31,620,137, held by the Receiver-General; also \$6,248,915 vested in Canadian Trustees under the Insurance Act.

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### MILLERS NATIONAL INSURANCE COMPANY.

Register No. 7023.

Certificate of Registry No. 4201.

1. Head Office, Chicago, Illinois. Chief Agent and Attorney for Ontario, Arthur Vernon Stamper, Toronto. Suits by or against the Company may be brought in the name of the Millers National Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Incorporated in State of Illinois, 1865, by special Act; Amendments in 1869, 1875 and 1877; Canada, chap. 29, 1917, The Insurance Act.

3. *The members are related mutually.*

4. The Company is now authorized by license, issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$50,000, held by the Dominion Government.

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### THE MONARCH LIFE ASSURANCE COMPANY.

Register No. 6976.

Certificate of Registry No. 4149.

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#### Directors and Officers.

*Directors.*—F. W. Adams, Winnipeg, Man.; J. W. W. Stewart, Winnipeg, Man.; H. A. Mullins, Winnipeg, Man.; W. A. Matheson, Winnipeg, Man.; W. P. Riley, Winnipeg, Man.; C. E. Gordon, Winnipeg, Man.; H. W. Estlin, Winnipeg, Man.; Robt. G. Ironsides, Winnipeg, Man.; W. L. Parrish, Winnipeg, Man.

*Officers.*—W. A. Matheson, President, Winnipeg, Man.; F. W. Adams, Vice-President, Winnipeg, Man.; J. W. W. Stewart, Managing Director, Winnipeg, Man.; J. A. Macfarlane, Secretary, Winnipeg, Man.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, John H. Romig, Toronto, Ont. Suits by or against the Company may be brought in the name of The Monarch Life Assurance Company.

2. The Company was incorporated by Special Act of the Parliament of Canada, 4 Edward VII., Chapter 96, Royal Assent 18th July, 1904.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, limited or governed are the following: Act of Incorporation, 4 Edward VII., chapter 96 (D.), and the Acts therein referred to.

4. The members of the Corporation consist of (1) The shareholders. These are related as the holders of shares in any ordinary joint stock company, with a liability limited to the amount remaining unpaid on their shares. (2) The participating policyholders, respecting whom the Incorporating Act, 4 Edward VII., chapter 96, section 15, enacts as follows:—"15. All persons who are actual holders of policies from the Company for one thousand dollars or upward, whether such persons are shareholders of the Company or not, and who are by the terms of their policies entitled to participate in profits, and are referred to in this Act as holders of participating policies, shall be members of the Company and be entitled to attend and vote in person or by proxy at all general meetings of the Company; and every holder of a participating policy of the Company for a sum not less than one thousand dollars shall be entitled to one vote for each thousand dollars in his policy. (2) A husband or father holding a participating policy on his life for the benefit of his wife or children shall be deemed a member of the Company."

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Life Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$60,000.

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#### MOTOR UNION INSURANCE COMPANY, LIMITED.

Register. No. 6967.

Certificate of Registry No. 4140.

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1. Head Office, London, England. Chief Agent and Attorney for Ontario, Frederick Williams, Toronto. Suits by or against the Company may be brought in the name of the Motor Union Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated in the year 1906, in England, under the Companies' Acts, 1862 to 1900.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 2nd day of June, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Accident and Automobile Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$115,583.

**MOUNT ROYAL ASSURANCE COMPANY.**

Register No. 6869.

Certificate of Registry No. 4042.

**Directors and Officers.**

*Directors.*—Hon. H. B. Rainville, Montreal; Hon. J. W. Wilson, Montreal; Paul Rainville, Montreal; Hon. J. Decarie, Montreal; H. A. Ekers, Montreal; Hon. Sir Lomer Gouin, K.C.M.G., Quebec; Newville Belleau, Quebec; N. Perodeau, Montreal; E. A. Ouimet, Montreal.

*Officers.*—Hon. H. B. Rainville, President, Montreal; Hon. Senator J. W. Wilson, Vice-President, Montreal; P. J. Perrin and J. R. Macdonald, Joint Managers.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Henry Harold York, Toronto. Suits by or against the Company may be brought in the name of the Mount Royal Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following: Statutes of Quebec, 2 Edward VII, c. 67 (1902); 1 George V, c. 67 (1911); Canada Insurance Act (1917), c. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and there is no liability of the members, as the amount (\$250,000) of the subscribed capital is fully paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$58,178, held by the Receiver-General, Ottawa.

**THE MUTUAL LIFE ASSURANCE COMPANY OF CANADA.**

Register No. 6878.

Certificate of Registry No. 4051.

**Directors and Officers.**

*Directors.*—Francis C. Bruce, Hamilton, Ont.; J. Kerr Fiskien, B.A., Toronto, Ont.; W. J. Kidd, B.A., Ottawa, Ont.; L. J. Breithaupt, Kitchener, Ont.; Hume Cronyn, M.P., London, Ont.; R. O. McCulloch, Galt, Ont.; C. M. Bowman, Southampton, Ont.; Geo. Pattinson, Preston, Ont.; W. C. Watson, Toronto; G. B. Ryan, Guelph; Sir Lomer Gouin, Quebec, Que.

*Officers.*—Hume Cronyn, M.P., President, London, Ont.; F. C. Bruce, First Vice-President, Hamilton, Ont.; J. Kerr Fiskien, Second Vice-President, Toronto; Charles Ruby, General Manager, Waterloo, Ont.; W. H. Somerville, Assistant General Manager, Waterloo, Ont.; H. M. Cook, Secretary, Waterloo, Ont.



1. Head Office, Waterloo, Ontario. Suits by or against the Company may be brought in the name of the Mutual Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 41 Vict., chap. 33, an Act to incorporate The Ontario Mutual Life Assurance Company; 52 Vict., chap. 96, an Act to amend the Act incorporating the Ontario Mutual Life Assurance Company. Special Act (D.), 1900, 63-4 Vict., chap. 112 (D.), changing the corporate name from The Ontario Mutual Life Assurance Company to the Mutual Life Assurance Company of Canada; also changing date of Annual Meeting; see also 3 Ed. VII., chap. 159.

3. *The members are related mutually.* There is no share capital and no personal liability of the assured who constitute the members. Every person effecting an insurance with the Company becomes a member, and has a right to vote at all annual and general meetings of the Company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$104,225, held by the Receiver-General, Ottawa.

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#### MUTUAL LIFE AND CITIZENS' ASSURANCE COMPANY, LIMITED.

Register No. 6891.

Certificate of Registry No. 4064.

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1. Head Office, Sydney, State of New South Wales, Australia. Chief Agent and Attorney for Ontario, the Royal Trust Company. Suits by or against the Company may be brought in the name of the Mutual Life and Citizens' Assurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New South Wales, 37 Victoria, No. 19 (1874), The Companies' Act, amended by No. 40 (1899); No. 47 (1900); No. 22 (1906); No. 49 (1902). Special Resolution, 1907. Canada Insurance Act, chap. 29, 1917.

3. *The members are related* as shareholders in an incorporated joint stock company, under and as set forth in their said Act of Incorporation, and the liability of the members is nil, as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Life Assurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$333, 192 held by the Dominion of Canada.

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**THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.**

Register No. 6856.

Certificate of Registry No. 4029.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Albert E. Donovan, Toronto. Suits by or against the Company may be brought in the name of The Mutual Life Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of New York, 1842, chap. 246, an Act to incorporate the Mutual Life Insurance Company of New York; State of New York, 1851, chap. 60, an Act to amend the Act entitled an Act to incorporate The Mutual Life Insurance Company of New York, passed April 12, 1842; State of New York, 1862, chap. 131, an Act in relation to the dividends of The Mutual Life Insurance Company of New York.

3. *The members are related mutually.* There is no share capital and no personal liability of the assured, who constitute the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1920, and expiring the 31st day of March, 1921, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as security for the policyholders therein as follows: Deposit accepted at the value of \$3,650,356, held by the Receiver-General at Ottawa; also \$5,332,005 in hands of Canadian Trustees under the Insurance Act.

**NATIONAL BEN FRANKLIN FIRE INSURANCE COMPANY.**

Register No. 6851.

Certificate of Registry No. 4024.

1. Head Office, Pittsburg, Pennsylvania. Chief Agent and Attorney for Ontario, Robert Frank Massie, Toronto. Suits by or against the Company may be brought in the name of the National Ben Franklin Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of Pennsylvania Laws 408 and 559. Canada (1917), chapter 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is nil, as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$188,773, held by the Receiver-General.



**NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.**

Register No. 6896.

Certificate of Registry No. 4069.

1. Head Office, Hartford, Connecticut. Chief Agent and Attorney for Ontario, Charles C. Hall, Toronto, Ontario. Suits by or against the Company may be brought in the name of the National Fire Insurance Company of Hartford.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, or governed are the following: State of Connecticut, 4th June 1869; Private Acts, 19th March, 1907; amending Charter (as to Canada and Ontario, see Canada (1917), chap. 29, and R.S.O. 1914, chap. 183.)

3. *The members are related* as shareholders in an incorporated stock company. There is no liability of members, as the Capital Stock (\$1,000,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Explosion, Inland Transportation, Sprinkler Leakage, Tornado and Insurance of Automobiles against loss or damage resulting from hazards of navigation and transportation, and from collision with any stationary or moving object.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$572,313, held by the Government of Canada.

**NATIONAL LIFE ASSURANCE COMPANY OF CANADA.**

Register No. 7025.

Certificate of Registry No. 4203.

**Directors and Officers.**

*Directors.*—Geo. W. Beardmore, Toronto; W. R. Hobbs, Toronto, Ont.; Albert J. Ralston, Toronto, Ont.; Hugh Blain, Toronto; George W. Gouinlock, Toronto; W. H. Merritt, St. Catharines; Henry Cockshutt, Brantford, Ont.

*Officers.*—Albert J. Ralston, 1st Vice-President and Managing Director; Geo. W. Beardmore, Vice-President, Toronto; F. Sparling, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the National Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 60-61 Vict., chap. 78 (D); Canada, 1917, chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.



4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$51,811, held by the Receiver-General.

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**THE NATIONAL PROVINCIAL PLATE GLASS AND GENERAL INSURANCE  
COMPANY, LIMITED.**

Register No. 7009.

Certificate of Registry No. 4187.

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1. Head Office, London, England. Chief Agent and Attorney for Ontario, J. H. Ewart, Toronto, Ont. Suits by or against the Company may be brought in the name of the National Provincial Plate Glass and General Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Deed of Settlement, dated 24th August, 1854, and registered under the Companies' Act, 1862, as an unlimited company on the 8th November, 1862, and was incorporated under The Companies' Acts, 1862 to 1883, as a limited company on the 17th June, 1885; The Companies' (Consolidation) Act, 1908.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire and Plate Glass Insurance.

5. *Deposited Assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$20,012, held by the Receiver-General of Canada.

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**NATIONAL SURETY COMPANY.**

Register No. 6954.

Certificate of Registry No. 4127

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1. Head Office, New York City, N.Y. Chief Agent and Attorney for Ontario, Reed, Shaw & McNaught, Toronto. Suits may be brought by or against the Company in the name of the National Surety Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, chap. 690, Laws of 1892, An Act in relation to Insurance Corporations, constituting chap. No. 38 of the General Laws, chap. 33, Laws of 1909, an Act in relation to Insurance Corporations, constituting chap. 28 of the Consolidated Laws.

3. *The members are related* to each other as shareholders in an incorporated joint stock company, and the liability of the members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Burglary, Forgery and Guarantee Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$118,101, held by the Receiver-General of Canada.

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**NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH,  
PENNSYLVANIA.**

Register No. 6901.

Certificate of Registry No. 4074.

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1. Head Office, Pittsburgh, Penn. Chief Agent and Attorney for Ontario, W. A. Suckling, Toronto. Suits by or against the Company may be brought in the name of the National Union Fire Insurance Company of Pittsburgh.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated under the laws of the State of Pennsylvania in 1901; Canada, 9-10 Edward VII, chap. 29, The Insurance Act, R.S.O., 1914, chap. 183.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is *nil*, as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire and Tornado Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$191,435, held by the Government of Canada.

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**NATIONALE FIRE INSURANCE COMPANY OF PARIS, FRANCE.**

Register No. 6934.

Certificate of Registry No. 4107.

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1. Head Office, Paris, France. Chief Agent and Attorney for Ontario, F. E. Leyland, Toronto. Suits may be brought by or against the Company in the name of the Nationale Fire Insurance Company of Paris, France.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Royal Decrees 1820, 1849; The Public Administration Regulation, 1868, and laws, 1893. Canada Insurance Act (1917), chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$352,527, held by the Receiver-General of Canada.

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### NEW JERSEY INSURANCE COMPANY.

Register No. 7040.

Certificate of Registry, No. 4218.

1. Head Office, Newark, New Jersey. Chief Agent and Attorney for Ontario, Arthur Tucker, Toronto. Suits by or against the Company may be brought in the name of the New Jersey Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated on December 31st, 1910, under the laws of the State of New Jersey; Canada, chap. 29, 1917, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members, as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$60,000, held by the Department of Insurance, Ottawa.

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### NEWARK FIRE INSURANCE COMPANY.

Register No. 6993.

Certificate of Registry No. 4166.

1. Head Office, Newark, N.J. Chief Agent and Attorney for Ontario, Percival Joseph Quinn, Toronto. Suits by or against the Company may be brought in the name of the Newark Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated under the laws of the State of New Jersey, United States of America, on November 4th, 1811, and supplements to the Charter were granted on December 1st, 1826; March 6, 1845; January 25, 1855; February 9, 1863; Certificate of Change of name August 24, 1877. Amendment by actions of the stockholders, October 25, 1905; December 12, 1911. Canada Insurance Act, 1917, chapter 29.



3. *The members are related* as shareholders in an incorporated joint stock company, under and as set forth in their said Act of Incorporation, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$600,000, held by the Receiver-General at Ottawa.

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### NEW YORK LIFE INSURANCE COMPANY.

Register No. 6956.

Certificate of Registry No. 4129.

1. Head Office, City of New York. Chief Agent and Attorney for Ontario, Ralph M. Devins, Toronto. Suits by or against the Company may be brought in the name of the New York Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: New York, 1892, chap. 690, an Act in relation to Insurance Corporations constituting chapter 38 of the General Laws, New York, 1882, chap. 687, an Act to amend the General Corporation Law.

3. *The members are related* in the respect that the Company is a purely mutual Company, and that every person effecting insurance with the Company becomes a member of the Company and has the right to vote at the annual election of Trustees of the Company. There are no shareholders, and the liability of the members is limited to the terms of their respective policies.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$10,414,650, held by the Government; being \$100,000 Life A and \$10,314,650 Life B; also \$4,287,205, vested in Canadian Trustees under the Insurance Act.

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### NEW YORK PLATE GLASS INSURANCE COMPANY.

Register No. 7070.

Certificate of Registry No. 4247.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Thomas H. Mason, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter filed under the laws of New York, chap. 439, 1877; Dominion of Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is nil, as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Plate Glass Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$28,348, held by the Minister of Finance.

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#### NIAGARA FIRE INSURANCE COMPANY.

Register No. 7054.

Certificate of Registry No. 4232.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Robert W. Love, Toronto. Suits by or against the Company may be brought in the name of the Niagara Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of New York, 1849, General. An Act entitled "An Act to provide for the Incorporation of Insurance Companies." Dominion of Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, the capital stock has been fully paid in by the shareholders and there is no liability upon the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Fire, Explosion, Tornado and Automobile Insurance (including damage to Automobiles in transit by rail).

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$183,885, held by the Receiver-General, Ottawa.

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#### NORTH AMERICAN ACCIDENT INSURANCE COMPANY.

Register No. 6870.

Certificate of Registry No. 4043.

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#### Directors and Officers.

*Directors*.—A. W. Robertson, Montreal, Que.; C. F. Dalé, Montreal; W. Parkyn Murray, Toronto; W. D. E. Strickland, Toronto; Hugh Quinlan, Montreal; Wm. Clelland, Montreal; J. J. Meagher, Montreal; J. D. Montgomery, Toronto; W. S. Dresser, Sherbrooke.

*Officers*.—A. W. Robertson, President, Montreal; J. J. Meagher, K.C., and Chas. F. Dale, Vice-Presidents, Montreal; C. F. Dale, Managing Director, Montreal; P. W. Peacock, Secretary-Treasurer, Montreal, Que.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Walter D'Eyncourt Strickland, Toronto. Suits by or against the Company may be brought in the name of the North American Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Incorporated by Letters Patent of the Province of Ontario, 12th December, 1912, under the Ontario Insurance Act. March 12th, 1913, Order-in-Council authorizing the release of the Company's deposit under the Ontario Insurance Act; Parliament of Canada, 1917, chap. 65; Canada (1917), chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Accident, Automobile, Burglary, Sickness, Plate Glass Insurance and Insurance of Automobiles against Fire.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$211,222 held by the Receiver-General.

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#### NORTH AMERICAN LIFE ASSURANCE COMPANY.

Register No. 000.

Certificate of Registry No. 000.

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#### Directors and Officers.

*Directors*.—L. Goldman, A.I.A., F.C.A., Toronto; Lieut.-Col. D. McCrae, Guelph; E. Holt Gurney, Toronto; John N. Lake, Toronto; M. J. Haney, Toronto; W. K. George, Toronto; J. A. Patterson, K.C., Toronto; Hamilton Cassels, K.C., Toronto; C. W. I. Woodland, Toronto.

*Officers*.—L. Goldman, A.I.A., F.C.A., President and Managing Director, Toronto; W. Kerr George, 1st Vice-President, Toronto; W. B. Taylor, B.A., LL.B., Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The North American Life Assurance Company.

2. *Company, how constituted or incorporated*.—The Company was incorporated under Dominion Act, 42 Vict., chap. 73; see also 60-1 V., c. 79 (D), respecting guarantee fund and investments and to extend business.

3. *The members are related* as shareholders in a joint stock company, and the liability of the members is limited to the amount unpaid, viz., \$240,000. Guarantee Fund, \$300,000; paid in cash thereon, 20 per cent., \$60,000. (See the following Acts of Canada: 42 Vict., chap. 73; 45 Vict., chap. 98.)

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$50,392, held by Dominion Government.



**NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.**

Register No. 6846.

Certificate of Registry No. 4018.

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**Directors and Officers.**

*Directors.*—Charles J. Cater-Scott, Edinburgh; G. N. Moncel, Montreal; Wm. McMaster, Montreal; E. L. Pease, Montreal.

*Officers.*—Charles J. Cater-Scott, Edinburgh, Chairman; Owen D. Jones, General Manager, Edinburgh; Randall Davidson, Manager for Canada.

1. Head Offices, London, England, and Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Henry W. Evans, Toronto. Suits by or against the Company may be brought in the name of the North British and Mercantile Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1860, 23-24 Vict., chap. 115 (Imp.), The North British Insurance Company's Act, 1860; 1862, 25-26 Vict., chap. 102, North British and Mercantile Insurance Company's Act, 1862; 1870, 33 Vict., chap. 21, The North British and Mercantile Insurance Company's Act, 1870; 1882, 45 Vict., chap. 52. The North British and Mercantile Insurance Company's Act; 1889, 52-53 Vict., chap. 142, The North British and Mercantile Insurance Company's (Scottish Provincial Transfer) Act, 1889; 1892, 55 Vict., chap. 15 (Royal Assent 20th May, 1892), The North British and Mercantile Insurance Company's Act, 1892.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,597,731, being Life A, \$59,475; Life B \$327,223, and Fire \$1,211,033.

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**NORTH EMPIRE FIRE INSURANCE COMPANY.**

Register No. 6912.

Certificate of Registry No. 4085.

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**Directors and Officers.**

*Directors.*—F. W. Drewry, H. B. Thompson, J. D. McArthur, J. A. Thompson, all of Winnipeg, Man.; D. F. Coyle, Winnipeg, Man.; C. A. Adamson, Winnipeg, Man.; J. Turner Wilson, Toronto; George Weir and J. E. Hounsom, Toronto.

*Officers.*—J. A. Thompson, President, Winnipeg, Man.; J. D. McArthur, Vice-President, Winnipeg, Man.; George Weir, Vice-President, Toronto; J. E. Hounsom, Manager, Toronto.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, J. E. Hounsom, Toronto, Ont. Suits by or against the Company may be brought in the name of the North Empire Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations are now declared, limited or governed are the following: Act of Incorporation, 7-8 Edward VII., chap 136 (D.), and the Acts therein referred to. 10 Geo. V. chap. 32 (D).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$52,930.

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### THE NORTH WEST FIRE INSURANCE COMPANY.

Register No. 7026.

Certificate of Registry No. 4204.

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#### Directors and Officers.

*Directors.*—George R. Crowe, Winnipeg; D. E. Sprague, Winnipeg; J. S. Hough, Winnipeg; George F. Galt, Winnipeg; Thomas Bruce, Winnipeg; G. V. Hastings, Winnipeg.

*Officers.*—George R. Crowe, President; D. E. Sprague, Vice-President; Thomas L. Morrissey, General Manager, Montreal.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, Henry Stanley Sweatman, Toronto. Suits by or against the Company may be brought in the name of the North West Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Manitoba Special Act, An Act to consolidate and amend the Act respecting "The North West Fire Insurance Company" (1904), chap. 79; Canada Insurance Act (1917), chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$49,903, held by Department of Insurance, Ottawa.

**THE NORTHERN ASSURANCE COMPANY, LIMITED.**

Register No. 6929.

Certificate of Registry No. 4102.

1. Head Office, London, England, and Aberdeen, Scotland. Chief Agent and Attorney for Ontario, Reed, Shaw & McNaught, Toronto. Suits by or against the Company may be brought in the name of The Northern Assurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Acts of the Parliament of the United Kingdom of Great Britain and Ireland, 1865, chap. 123, The Northern Assurance Act, 1865; 1874, 37 Vict., chap. 9, The Northern Assurance Act, 1874; 1889, 52 and 53 Vict., chap. 35, Northern Assurance Act, 1889; 62-3 V., s. 16 (Extension of objects, investments of funds, etc.).

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is unlimited, but each contract of assurance contains a clause limiting the liability of shareholders in respect of same to the amount remaining unpaid upon the shares held by them.

NOTE.—The clause referred to is as follows: "Provided always, that it is hereby agreed that the capital stock and funds of the Company shall alone be liable to answer and make good all demands under or by virtue of this policy, and that no shareholder or member of the Company shall be liable to any such demands, nor be in anywise charged or chargeable by reason of this policy beyond the amount unpaid on his or her share or shares in the Company."

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Accident, Automobile, Guarantee, Plate Glass and Sickness Insurance. The company is also registered under the Ontario Insurance Act to transact Inland and Ocean Marine Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,016,243, held by the Receiver-General of Canada.

**NORTHERN LIFE ASSURANCE COMPANY OF CANADA.**

Register No. 6879.

Certificate of Registry No. 4052.

**Directors and Officers.**

*Directors*.—T. H. Purdom, K.C., London; Matthew Wilson, K.C., Chatham; Alexander Purdom, London; Charles Jenkins, Petrolia; W. S. Calvert, Toronto; George H. Belton, London; N. H. Stevens, Chatham; John Purdom, London; M. McGugan, Mt. Brydges, Ont.

*Officers*.—T. H. Purdom, K.C., President, London; W. S. Calvert, 1st Vice-President, Toronto; Alexander Purdom, 2nd Vice-President, London; J. Wilson Purdom, Secretary, London.



1. Head Office, London, Ontario. Suits by or against the Company may be brought in the name of The Northern Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are as follows: 57-8 Vict., chap. 122; Canada, chap. 29, The Insurance Act, 1917.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$57,571.

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### NORTHWESTERN NATIONAL INSURANCE COMPANY.

Of Milwaukee, Wisconsin.

Register No. 6854.

Certificate of Registry No. 4027.

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1. Head Office, Milwaukee, Wis. Chief Agent and Attorney for Ontario, Robert F. Massie, Toronto. Suits by or against the Company may be brought in the name of the Northwestern National Insurance Company of Milwaukee, Wisconsin.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of Wisconsin Special Act, chap. 63, 1869; General Statutes, 198; Section 1945c, amended by chap. 106, Statutes, 1909. Canada Insurance Act, chap. 29, 1917.

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of the members, as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Tornado and Automobile Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$220,614 held by the Department of Finance.

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### THE NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

Register No. 6930.

Certificate of Registry No. 4103.

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1. Head Office, Norwich, England. Chief Agent and Attorney for Ontario, John B. Laidlaw, Toronto. Suits by or against the Society may be laid in the name of the Norwich Union Fire Insurance Society, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following. Parliament of Great Britain and Ireland, 1879, 42-3 Vict., chap. 20, The Norwich Union Fire Insurance Society's Act; 1908 (Imp.) Act and memorandum and articles of Association, Royal Assent 18th June, 1908.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Accident, Sickness, Automobile and Plate Glass Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Total deposit accepted at the value of \$1,011,195.

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#### NORWICH UNION LIFE INSURANCE SOCIETY.

Register No. 6977.

Certificate of Registry No. 4150.

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1. Head Office, Norwich, England. Chief Agent and Attorney for Ontario, John Baird Laidlaw, Toronto. Suits by or against the Company may be brought in the name of the Norwich Union Life Insurance Society.

2. The Society is now collecting premiums and paying claims in Canada by virtue of the Insurance Act.

3. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$59,656.

Under Certificate of Registry No. 4151 the Company is also authorized to invest its surplus funds in Ontario.

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#### THE OCCIDENTAL FIRE INSURANCE COMPANY.

Register No. 6857.

Certificate of Registry No. 4030.

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#### Directors and Officers.

*Directors*.—Randall Davidson, Montreal; S. E. Richards, Winnipeg; W. A. T. Sweatman, Winnipeg; C. A. Richardson, Winnipeg; R. Campbell, Winnipeg.

*Officers*.—Randall Davidson, President; C. A. Richardson, Vice-President and Secretary.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, Bryce B. Hunter, Toronto. Suits by or against the Company may be brought in the name of the Occidental Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Manitoba Special Act, an Act to Incorporate The Occidental Fire Insurance Company, chap. 65 (1902), Dominion of Canada Special, An Act respecting The Occidental Fire Insurance Company, chap. 139 (1908).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire and Automobile Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$117,939, held by the Department of Finance.

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#### OCEAN ACCIDENT AND GUARANTEE CORPORATION (LIMITED).

Register No. 6839.

Certificate of Registry No. 4013.

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*Officers*.—W. T. Perry, General Manager for Canada, Toronto.

1. Head Office, London, England. Suits by or against the Company may be brought in the name of the Ocean Accident and Guarantee Corporation (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Great Britain and Ireland, 35-6 Vict., 164; 1890, chap. 229; 53 and 54 Vict., Special Act still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Accident, Sickness, Guarantee, Plate Glass, Burglary and Automobile Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$726,160.

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**PACIFIC COAST FIRE INSURANCE COMPANY.**

Register No. 6953.

Certificate of Registry No. 4126.

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**Directors and Officers.**

*Directors.*—David H. Wilson, M.D., Vancouver; W. H. Malkin, J. B. Mathers, Vancouver; R. P. McLennan, Vancouver; C. Spencer, Vancouver; T. W. Greer, Vancouver; G. Martin, Vancouver; W. H. Ker, Vancouver; Jonathan Rogers, Vancouver.

*Officers.*—David H. Wilson, M.D., President, Vancouver, B.C.; W. H. Malkin, 1st Vice-President, Vancouver, B.C.; J. B. Mathers, 2nd Vice-President, Vancouver, B.C.; T. W. Greer, Managing Director, Vancouver, B.C.; F. H. Godfrey, Secretary, Vancouver, B.C.

1. Head Office, Vancouver, B.C. Chief Agent and Attorney for Ontario, Reed, Shaw & McNaught, Toronto. Suits by or against the Company may be brought in the name of the Pacific Coast Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are as follows: Special Act of Canada, chap. 143, 1908; 1917, The Insurance Act, Chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: In Canada, a deposit accepted at \$47,949.

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**PALATINE INSURANCE COMPANY, LIMITED.**

Register No. 7008.

Certificate of Registry No. 4186.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, George Ross Hargraft, Toronto. Suits by or against the Company may be brought in the name of the Palatine Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following: Parliament of Great Britain, 25-26 Victoria, chap. 89, 'The Companies' Act (1862); and amendments to 1898. Parliament of Canada, 9-10 Edward VII, chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is nil, as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire and Automobile Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$356,896, held by the Receiver-General of Canada, Ottawa.

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### THE PHENIX FIRE INSURANCE COMPANY OF PARIS, FRANCE.

Register No. 6872.

Certificate of Registry No. 4045.

1. Head Office, Paris, France. Chief Agent and Attorney for Ontario, Edward Percy Beatty, Toronto. Suits by or against the Company may be brought in the name of the Phenix Fire Insurance Company of Paris, France.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Ordonnance Royale, 1819; General Law on Joint Stock Companies (France), 1867; Canada Insurance Act, chapter 29 (1917).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$126,775, held by the Government of Canada.

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### PHŒNIX ASSURANCE COMPANY, LIMITED.

[Collective or corporate names: From A.D. 1783 to 1813, The New Fire Office, or Phœnix Society; from A.D. 1813 to 1902, The Phœnix Assurance Company; from 1902 to the present time The Phœnix Assurance Company, Limited.]

Register No. 6871.

Certificate of Registry No. 4044.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Douglas Kay Ridout, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Secretary or any member of the Company.

2. *The members are now related* as shareholders in an incorporated joint stock company, limited, in the capital of which they are interested in proportion to the number of shares they hold, and the liability of the members is limited to the amount remaining unpaid on the shares held by them respectively. Legislation (private): 58-9 V., c. 73 (Imp.). The Phœnix Assurance Company's Act, 1895, re-enactment of 53 Geo. III., c. 212 (with amendments) increasing capital, etc.; 1908, 7-8 Edward VII., (D), chap. 145.

3. By agreement dated 10th July, 1907, duly ratified by Order of the High Court of Justice, for England, dated November, 1907, under the provision of the Imperial Statute in that behalf, the Pelican and British Empire Life Office agreed to transfer to The Phoenix Assurance Company, Limited, the undertaking and business of the former Company, which transfer the latter Company by Resolution dated 18th December, 1907, agreed to accept; and by Special Act, 7-8 Ed. VII. (1908), c. 145 (D), the Dominion authorized the Phoenix Assurance Company, Limited, to be licensed to carry on in Canada, in addition to its fire insurance business, the existing Canadian business of The Pelican and British Empire Life Office.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire and Life Insurance. The Company is also registered under The Ontario Insurance Act to transact Ocean Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,527,897, being \$668,440 Life and \$859,457 Fire; also \$1,706,377 vested in Canadian Trustees under the Insurance Act.

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#### PHOENIX INSURANCE COMPANY OF HARTFORD.

Register No. 6992.

Certificate of Registry No. 4165.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Harold A. Butt, Toronto. Suits by or against the Company may be brought in the name of the Phoenix Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter, May 31, 1854; amendments to Charter, January 15th, 1874; March 31st, 1881; February 25th, 1885.

3. *The members are related* as shareholders in an incorporated joint stock company with a capital of \$2,000,000, consisting of 20,000 shares of \$100 each, fully paid up in cash, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire and Automobile Insurance (excluding insurance against loss by reason of injury to the person, also Hail Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$414,432, held by the Receiver-General.

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**PREFERRED ACCIDENT INSURANCE COMPANY OF NEW YORK.**

Register No. 7051.

Certificate of Registry No. 4229.

1. Head Office, New York, N.Y. Chief Agent and Attorney for Ontario, John William Mackenzie, Toronto. Suits by or against the Company may be brought in the name of the Preferred Accident Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: The Company was incorporated in 1893 under the laws of New York State. See also the Canada Insurance Act, 1917, chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is *nil* as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Accident, Sickness and Automobile Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$74,250, held by the Department of Insurance, Ottawa.

**PROTECTIVE ASSOCIATION OF CANADA.**

Register No. 6858.

Certificate of Registry No. 4031.

**Directors and Officers.**

*Directors*.—J. T. Farish, New York, N.Y.; Nelson Mitchell, E. E. Gleason, D. K. Cowley, M.D., W. D. Bradford, J. G. Fuller, Granby, Que.; Geo. H. Sherwood, Cardinal, Ont.

*Officers*.—J. T. Farish, President; Nelson Mitchell, Vice-President; E. E. Gleason, Secretary and General Manager.

1. Head Office of the Company, Granby, Que. Chief Agent and Attorney for the Province of Ontario, William R. Bell, Toronto. Suits by or against the Company may be brought in the name of Protective Association of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of Parliament of Canada, 6-7 Edw. VII., 1907, c. 113 (D); 8-9 George V., chap. 67, Canada (1917), chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Accident and Sickness Insurance, restricted to members of the Masonic Order within Canada, and limited in amount as provided in the Association's Act of Incorporation.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada, as special security for the policyholders therein as follows: Deposit accepted at the value of \$18,649, held by the Department of Finance.

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### PROVIDENCE WASHINGTON INSURANCE COMPANY.

Register No. 6959.

Certificate of Registry No. 4132.

1. Head Office, Providence, R.I. Chief Agent and Attorney for Ontario, Henry Stanley Sweatman, Toronto. Suits by or against the Company may be brought in the name of the Providence Washington Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following: General Assembly of the State of Rhode Island, Charter (1820), incorporating into one company the Providence Insurance Company and Washington Insurance Company with Amendments, 1872, 1875, 1899, and 1902 thereto, evidence of same being filed with the Secretary of State, Canada (1917), chap. 29, R.S.O., 1914, chap. 183.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is *nil* as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Explosion, and Automobile Insurance. The Company is also registered under The Ontario Insurance Act to transact Ocean Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$221,010, held by the Insurance Department, Ottawa.

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### PROVINCIAL INSURANCE COMPANY, LIMITED.

Register No. 6860.

Certificate of Registry No. 4033.

1. Head Office, Bolton, County of Lancaster, England. Chief Agent and Attorney for Ontario, Shaw & Begg, of Ontario, Limited, Toronto. Suits by or against the Company may be brought in the name of the Provincial Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom. The Companies' Act, 25-26 Victoria, chap. 89 (1862); with amendments to 63-64 Victoria, chap. 48 (1900); 8 Edward VII, chap. 69 (1908), An Act to Consolidate the Companies' Act and Acts amending it.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$102,438, held by the Dominion Government.

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### PRUDENTIAL INSURANCE COMPANY OF AMERICA.

Register No. 6926.

Certificate of Registry No. 4099.

1. Head Office, Newark, N.J. Chief Agent and Attorney for Ontario, Samuel W. Shepard, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New Jersey, 1873, 1875, 1877; 1902, General Insurance Act; Dominion of Canada (1917), chap. 29, The Insurance Act.

3. *The members are related mutually*. There is no share capital and no personal liability of the assured who constitute the members. Every person effecting an insurance with the Company becomes a member, and has a right to vote at all annual and general meetings of the Company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Life Insurance.

5. *Deposited Assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$11,389,361, held by the Receiver-General of Canada.

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### THE QUEEN INSURANCE COMPANY OF AMERICA.

Register No. 6994.

Certificate of Registry No. 4167.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Percy Joseph Quinn, Toronto. Suits by or against the Company may be brought in the name of The Queen Insurance Company of America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: New York, 1853, chap. 466, an Act entitled an Act to provide for the incorporation of Insurance Companies and Acts supplementary thereto.



3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of shareholders is limited to the amount of capital stock held by them respectively, and said capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Inland Transportation and Automobile Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$663,233.

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### QUEBEC FIRE ASSURANCE COMPANY.

Register No. 4014.

Certificate of Registry No. 6842.

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#### Directors and Officers.

*Directors.*—William A. Sims, England; Alfred Wright, Toronto; A. E. Blogg, Toronto; A. W. Blake, Winnipeg; V. Chateauvert; R. Audette, Quebec; Alex. MacLean, Toronto; E. G. Meredith, Quebec.

*Officers.*—V. Chateauvert, President, Quebec; Colin E. Sword, Manager, Montreal; Geo. H. Henderson, Secretary, Quebec.

1. Head Office, Quebec City, Province of Quebec. Chief Agent and Attorney for Ontario, Alfred Wright, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Province of Lower Canada, 16 Geo. IV., chap. 11 (an Act to incorporate the Quebec Fire Insurance Company); Dominion of Canada, 46 Vict., chap. 83, 1883, an Act to further reduce the capital stock of the Quebec Fire Assurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1920, and expiring on the 31st day of March, 1921, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$188,942, held by Insurance Branch, Finance Department, Ottawa.

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**QUEENSLAND INSURANCE COMPANY, LIMITED.**

Register No. 6902.

Certificate of Registry No. 4075.

Attorney for Ontario, John F. Hobkirk, Toronto. Suits by or against the Company may be brought in the name of the Queensland Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated on 1st of October, 1886, under the Laws of New South Wales. The Companies' Act Amended, 1899, No. 40; 1900, No. 47; 1906, No. 22; 1907, No. 9. Also the Canada Insurance Act, 1917, chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$95,387, held by the Superintendent of Insurance, Ottawa.

**RAILWAY PASSENGERS ASSURANCE COMPANY.**

Register No. 6873.

Certificate of Registry No. 4046.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, F. H. Russell, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Railway Passengers Assurance Consolidated Act, 1892, 55 Vict., chap. 8 (Imperial Act); Act to extend the objects and business of the Railway Passengers Assurance Company and for other purposes, 60 Vict., chap. 14 (Imperial Act); also the Companies' Act, 1862 (Imperial Act).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Guarantee, Burglary, Accident, Sickness, Plate Glass and Automobile Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit, \$344,822 accepted at \$269,164.

**RELIANCE MUTUAL LIFE ASSURANCE SOCIETY.**

Register No. 6979.

Certificate of Registry No. 4152.

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1. Head Office, London, England. Chief Agent and Attorney for Ontario, John B. Laidlaw, Toronto, Ont. Suits by or against the Company may be brought in the name of the Reliance Mutual Life Assurance Society.

2. The Company is now collecting premiums and paying claims in Canada in virtue of The Insurance Act (1917), chap. 29.

3. Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$86,627.

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**THE RIDGELEY PROTECTIVE ASSOCIATION.**

Register No. 6894.

Certificate of Registry No. 4067.

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1. Head Office, Worcester, Massachusetts. Chief Agent and Attorney for Ontario, James E. Scott, Toronto. Suits by or against the Company may be brought in the name of The Ridgeley Protective Association.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated on 10th May, 1894, under the laws of the Commonwealth of Massachusetts, chap. 429, Acts, 1888; chap. 576, Acts, 1907, with amendments, 1912 and 1913. Dominion of Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is nil, as the capital stock is fully paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident in Canada.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$26,315, held by the Receiver-General of Canada.

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**SUPREME COUNCIL OF THE ROYAL ARCANUM.**

Register No. 7065.,

Certificate of Registry No. 4243.

1. Head Office, Boston, Mass. Chief Agent and Attorney for Ontario, Lyman Lee. Hamilton. Suits by or against the Society may be brought in the name of the Supreme Council of the Royal Arcanum.

2. The Society was incorporated under the laws of the Commonwealth of the State of Massachusetts and received its Charter November 5th, 1877, as a Fraternal Benefit Society.



The Society is now authorized under sections 106 and 108 of The Canada Insurance Act, 1917, amended 1919, by License issued by the Dominion of Canada bearing date 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Life Insurance to the extent authorized by the Society's Act of Incorporation, constitution and laws.

4. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$10,000.

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### ROYAL EXCHANGE ASSURANCE.

Register No. 6923.

Certificate of Registry 4096.

*Directors.*—Sir H. V. Meredith, Bart., Montreal; J. S. Hough, K.C., Winnipeg, Man.; B. A. Weston, Halifax, N.S.; H. B. Mackenzie, Esq., Montreal, Quebec; Hon. Sir Lomer Gouin, K.C.M.G., Quebec.

*Officers.*—Arthur Barry, Manager for Canada, Montreal.

1. Head Office, London, England. Chief Agent and Attorney for the Province of Ontario, Robert J. Pettigrew, Toronto. Suits by or against the Company may be brought in the name of the Royal Exchange Assurance.

2. The Company was incorporated by Royal Charters, dated 22nd June, 1720, and 29th April, 1721.

3. *The legislative enactments* by which the powers, duties, rights and obligations are now declared, defined, limited or governed are the following: The Royal Exchange Assurance Act (Imp.), 1 Edw. VII, chap. X.

4. *The members are related* as shareholders in a joint stock company authorized by 6 George I (1719), c. 18, s. 2, and created by Royal Charter, dated 22nd June, 1720. The Charter repeating in its terms section 7 of the said Act extends the liability of the shareholders by the following provisions: "And for better enabling the said Corporation hereby established to answer all just demands upon its policies of assurance for losses which may happen at sea and to lend money upon bottomry as aforesaid at any time or times during the continuance of the same Corporation according to the true intent and meaning of the said recited Act, and of this our charter, our will is and we do hereby for us, our heirs and successors, authorize, declare, grant and appoint that it shall and may be lawful to and for the said Corporation or body politic hereby established in the General Court or Courts of the same from time to time as such General Court or Courts shall see cause to call in or direct to be paid from and by the members thereof for the time being proportionally according to the respective share or shares in the Capital Stock which shall belong to the said Corporation any further sum or sums of money over and above the said one million and five hundred thousand pounds as by such General Court or Courts shall from time to time be judged necessary and be ordered to be called in or raised as by the said Act in this behalf is intended and directed. And that all executors, administrators, guardians, trustees and mortgagees shall be indemnified in paying and shall by virtue of the said Act and of these presents be empowered to pay in their respective proportions of the money so called for and to the end that all the calls of money which shall be made by any order or orders of the said General Court or Courts pursuant to the said Act, and this our Charter for any of the purposes before mentioned may become effectual our will is and we do hereby declare and appoint that for refusal or neglect of paying in the money upon any such call or calls such course shall be taken and such methods practised and put in execu-

tion as are in and by the said Act prescribed for recovery and making good of the same, and we do hereby will, require and command that the money which shall be called for and paid in over and above the said one million five hundred thousand pounds shall be deemed additional Capital Stock, and shall be written in the books of the said Corporation hereby established, and the respective members paying the same shall have credit in the said books for their respective proportions or shares thereof, nevertheless the said corporation hereby established in a General Court from time to time when they judge their affairs will admit thereof, shall, or may cause any sum or sums of money which shall be so called in or any part thereof to be divided and distributed to and amongst the then members of the same Corporation according and in proportion to the respective share or shares which they shall then have of or in the Capital Stock of the same, and their respective shares in the Capital Stock shall proportionally be abated as in and by the said Act is directed.

5. The Company is now authorized by license issued by the Dominion of Canada for the transaction of Fire, Accident, Sickness and Automobile Insurance for the term ending 31st March, 1921.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$630,356, held by the Government of Canada.

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### THE ROYAL GUARDIANS.

Register No. 6935.

Certificate of Registry No. 4108.

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### Directors and Officers.

*Directors.*—A. T. Patterson and John Hyde, Montreal; O. W. G. Dettmers, Montreal, Que.; Ed. C. Lalonde, Longueuil, Que.; W. G. Butler, Montreal; C. P. Wood, Montreal, Que.; C. E. Ward, Montreal, Que.; D. J. Hoerner, Westmount; John McDowall, Montreal; W. H. Bardwell, Montreal; W. S. Atkinson, Montreal; H. Bjorklund, Montreal; H. W. Monsell, St. Lambert, Que.; T. A. Howell, C. E. Marchand, St. Lambert, Que.

*Officers.*—John McDowall, President; John Hyde, Vice-President; A. T. Patterson, General Manager and Managing Director.

1. Head Office of the Corporation, Montreal. Chief Agent and Attorney for Ontario, Herbert Wright, West Hamilton. Suits by or against the Corporation may be brought in the name of the Royal Guardians.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, Special Act, 9-10 Edward VII, Chap. 158 (1910), Act respecting the Royal Guardians.

3. *The members are related* as members of a fraternal benefit society.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Life and Sickness Insurance to the extent authorized by the Society's Act of Incorporation, Constitution and laws.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$94,778, held by the Government of Canada.



**ROYAL INDEMNITY COMPANY.**

Register No. 6824.

Certificate of Registry No. 3995.

1. Head Office, New York City, N.Y. Chief Agent and Attorney for Ontario, Percy J. Quinn, Toronto. Suits by or against the Company may be brought in the name of the Royal Indemnity Company.

2. The Company was incorporated September 10, 1910, under the laws of the State of New York.

3. The members are related as shareholders of an incorporated joint stock company. There is no liability to the members, as the capital stock, \$1,000,000, is fully paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Accident, Automobile, Burglary, Guarantee, Sickness and Steam Boiler Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$167,701, held by Receiver-General.

**ROYAL INSURANCE COMPANY, LIMITED.**

Register No. 6996.

Certificate of Registry No. 4169.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Percy J. Quinn, Toronto. Suits by or against the company may be brought in the name of the Royal Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following. United Kingdom, 25 and 26 Vict., chap. 89, The Companies' Act, 1862; United Kingdom, 54 and 55 Vict., chap. 81, an Act to define and extend the objects of the Royal Insurance Company to provide for the transfer to that Company of the business of The Queen Insurance Company and for other purposes.

3. The Royal Insurance Company, Limited (originally constituted by Deed of Settlement, dated the 31st day of May, 1845, completely registered under the Companies' Act 1845, and re-registered with unlimited liability under the Companies' Act, 1862) *was incorporated* under The Companies' Acts, 1862 to 1900, as a *Limited Company* on the 19th June, 1907 (F. p. 367).

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$3,045,963, being \$1,425,223 Life and \$1,620,640 Fire.



**ROYAL SCOTTISH INSURANCE COMPANY, LIMITED.**

Register No. 6950.

Certificate of Registry No. 4123.

1. Head Office, Glasgow, Scotland. Chief Agent and Attorney for Ontario, John Malcolm McGreggor, Toronto. Suits by or against the Company may be brought in the name of the Royal Scottish Insurance Company, Limited.

2. The Company was incorporated on the 7th January, 1907, under the Companies Acts of the United Kingdom of Great Britain and Ireland, 1862 to 1900.

3. The members are related as shareholders of an incorporated joint stock company. The stock consists of 30,000 shares at £5 per share, upon which has been paid £1 per share. The liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by License issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$65,700, held by the Receiver-General.

**LA SAUVEGARDE LIFE INSURANCE SOCIETY.**

Register No. 6893.

Certificate of Registry No. 4066.

**Directors and Officers.**

*Directors.*—G. N. Ducharme, Montreal; C. E. Taschereau, Quebec, Que.; Hon. N. Perodeau, Montreal; Hon. H. Laporte, Montreal; Hon. N. A. Belcourt, Ottawa; T. Bienvenu, Montreal; Joseph E. Lemire, Montreal; Pierre Beullac, Montreal, Que.; Armand Borsseau, St. Hyacinthe; E. H. Soles, Montreal, Que.; J. N. Cabana, Montreal, Que.; D. Martel, Montreal.

*Officers.*—G. N. Ducharme, President, Montreal; Hon. N. Perodeau, 1st Vice-President, Montreal; T. Bienvenu, 2nd Vice-President, Montreal.

1. Head Office, Montreal, Province of Quebec. Chief Agent and Attorney for Ontario, Napoleon A. Belcourt, K.C., P.C., Ottawa, Ont. Suits may be brought by or against the Company in the name of La Sauvegarde Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Province of Quebec, Special Act (1903), chap. 95. Dominion of Canada 1-2 George V (1911), chap. 139, Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held as security for the policyholders in Canada as follows: Deposit accepted at the value of \$57,190, held by Receiver-General of Canada.

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### SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

Register No. 6981.

Certificate of Registry No. 4154.

1. Head Office, Glasgow, Scotland. Chief Agent and Attorney for Ontario, David Thorburn Symons, Toronto. Suits by or against the Company may be brought in the name of the Scottish Amicable Life Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 12-13 Vict., chap. 22; 33-34 Vict., chap. 61; 34-35 Vict., chap. 58.

3. *The members are related* as members of a mutual Company.

4. The Company is now collecting premiums and paying claims in Canada by virtue of The Insurance Act.

5. *Deposited assets.*—The Company has deposited with the Receiver-General of Canada the sum of \$62,850, as special security for the policyholders in Canada.

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### SCOTTISH METROPOLITAN ASSURANCE COMPANY, LIMITED.

Register No. 6982.

Certificate of Registry No. 4155.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Walter J. Morris, Toronto. Suits by or against the Company may be brought in the name of the Scottish Metropolitan Assurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, or governed are the following: The Company was incorporated in 1909, under the Companies (Consolidation) Act, 1908; The Insurance Act, Canada, 1917, chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Guarantee, Accident, Sickness, Automobile and Burglary Insurance.

The Company is also registered under The Ontario Insurance Act to transact Inland and Ocean Marine Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$182,987.

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### SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Register No. 6828.

Certificate of Registry No. 3999.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, William A. Medland, Toronto. Suits by or against the Company may be brought in the name of the Scottish Union and National Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 41 Vict., chap. 53, 1878, The Scottish Union and National Insurance Company's Act, 1878; 49 Vict., chap. 6, 1886, The Scottish Union & National Insurance Company's Act, 1886; 55 Vict., chap. 17, 1892, The Scottish Union and National Insurance Company's Act, 1892.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Automobile, Tornado, Sprinkler Leakage and Explosion Insurance.

4. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$420,136, held by the Dominion Government.

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### SCOTTISH WIDOWS' FUND AND LIFE ASSURANCE SOCIETY.

Register No. 7055.

Certificate of Registry No. 4233.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Dyce Willcocks Saunders, Toronto. Suits by or against the Society may be brought in the name of the Scottish Widows' Fund and Life Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: Parliament of the United Kingdom, 24-25 Victoria, chap. 85 (1861), and the Acts for the following years: 1882, 1883, 1891 and 1900.

3. *The members are related* as members of a mutual Company, to whom belong the whole funds of the Society, and the liability of the members is limited to the contributions conditioned to be paid by them in respect of the assurances effected with the Society as defined by the Society's Acts of Parliament.

4. The Society is registered in the Province of Ontario for the purpose of investment of its surplus funds.



**THE SECURITY LIFE INSURANCE COMPANY OF CANADA.**

Register No. 7045.

Certificate of Registry No. 4223.

**Directors and Officers.**

*Directors.*—Brig.-Gen. Sir Henry M. Pellatt, C.V.O., Toronto; J. O. McCarthy, Toronto; Victor Morin, LL.D., Montreal, Que.; W. W. Hiltz, Toronto; W. O. McTaggart, Toronto; J. P. Laporte, M.D., Joliette, Que.; W. H. Elliott, Toronto; B. F. Ackerman, Peterborough; Mark Workman, Montreal, Que.; H. C. Scholfield, Toronto; Col. J. B. Miller, Toronto; T. J. Dillon, Welland, Ont.; H. J. Daly, Toronto; J. F. Brown, Toronto; J. W. Russell, M.D., Toronto.

*Officers.*—Brig.-Gen. Sir Henry M. Pellatt, C.V.O., President; J. O. McCarthy, Vice-President and General Manager.

1. Head Office of the Company, Toronto. Suits by or against the Company may be brought in the name of The Security Life Insurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following: Special Act of Parliament of Canada, 6-7 Edw. VII, chap. 120 (1907); 8-9 Edw. VII, chap. 123 (1909); 1917, The Insurance Act, chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March 1921, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$51,336, held by the Dominion Government.

**LA SOCIETE DES ARTISANS CANADIENS FRANCAIS.**

Register No. 6933.

Certificate of Registry No. 4106.

**Directors and Officers.**

*Directors.*—M. Rodolphe Bedard, Outremont, Que.; M. Nap. Deschamps, Montreal; M. T. Brassard, Saint Jean, Que.; MM. L. G. Bertrand, Montreal; J. E. Racicot, Montreal; Eugene Desmarais, Outremont, Que.; J. E. C. Daoust, Montreal; Elx Hurtubise, Montreal; Euclide Desjarlais, Montreal; Nap. Champagne, Ottawa; C. M. Leger, Memramcook, N.B.; N. Cloutier, Montmagny, Que.; R. Guilmette, Southbridge, Mass.; Norbert Decelles, Woonsocket, R.I.; J. S. Dupere, Maisonneuve, Que.

*Officers.*—M. Rodolphe Bedard, President, Outremont; M. Nap. Deschamps, 1st Vice-President, Montreal; M. T. Brassard, 2nd Vice-President, Saint Jean, Que.; M. Henri Roy, Treasurer, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney, Lyman Lee, Hamilton. Suits by or against the Society may be brought in the name of La Societe Des Artisans Canadiens Francais.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: Statutes of Quebec, 1876, c. 63; amended Quebec, 1903, c. 122; amended Quebec, 1916, c. 104; Canada, 1917, c. 29.

3. *The members are related* as members of a fraternal benefit society.

4. The Society is now authorized by certificate of registration issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Life, Accident and Sickness Insurance to the extent authorized by the Society's Act of Incorporation.

5. *Deposited assets*.—Assets of the Society are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$81,008, held by the Receiver-General of Canada.

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### THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 6880.

Certificate of Registry No. 4053.

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#### Directors and Officers.

*Directors*.—John McClelland, Toronto; R. R. Scott, Winnipeg, Man.; H. J. Meiklejohn, Winnipeg; W. Sanford Evans, Winnipeg; R. G. Macdonald, Brandon, Man.; Geo. N. Jackson, Winnipeg; Alex. Melville, Winnipeg; E. E. Sharpe, Winnipeg, Man.; Wm. Grayson, Moose Jaw, Sask.; D. E. Williams, Winnipeg; Wm. F. Hull, Winnipeg; John Graham, Winnipeg.

*Officers*.—Robert R. Scott, President; Wm. Grayson, 1st Vice-President; D. E. Williams, 2nd Vice-President; H. J. Meiklejohn, Managing Director.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, William H. Burnett, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1 Edw. VII (Dom.), chap. 102, an Act to incorporate The Sovereign Life Assurance Company of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$60,000.

**SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.**

Register No. 7056

Certificate of Registry No. 4234.

1. Head Office, Springfield, Mass. Chief Agent and Attorney for Ontario, Joseph Murphy, Toronto. Suits by or against the Company may be brought in the name of the Springfield Fire and Marine Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of Massachusetts, 1849, chap. 135; 1859, chap. 11; 1866, chap. 35; 1907, chap. 576; and Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them, the whole amount of the shares being, however (pursuant to the laws of the State), fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Tornado, Sprinkler Leakage and Automobile Insurance, including insurance against loss by reason of bodily injury to the person.

5. *Deposited Assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$437,012.

**ST. PAUL FIRE AND MARINE INSURANCE COMPANY.**

Register No. 7048.

Certificate of Registry No. 4226.

1. Head Office, St. Paul, Minnesota. Chief Agent and Attorney for the Province of Ontario, George A. Sherritt, Toronto. Suits by or against the Company may be brought in the name of St. Paul Fire and Marine Insurance Company.

2. The Company was organized under a Special Charter granted by the Legislative Assembly of the Territory of Minnesota, 5th March, 1853.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of Territory of Minnesota, 1853; and Special Acts of the State of Minnesota amending the charter, 1865, 1869, 1872, 1878 and 1885.

4. The original corporate name of the Company was "St. Paul Mutual Insurance Company," which name was, by Special Act of the Legislature of Minnesota, 1865, changed to that of "St. Paul Fire and Marine Insurance Company."

5. *The members are related* as shareholders in an incorporated joint stock company of which all shares have been paid up in full.



6. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1920, and expiring on 31st day of March, 1921, to transact Fire, Inland Transportation, Tornado and Automobile Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

7. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$398,336, held by the Comptroller of Currency, Ottawa.

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### THE STANDARD LIFE ASSURANCE COMPANY.

Register No. 6903.

Certificate of Registry No. 4076.

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#### Directors and Officers.

*Directors.*—Sir H. V. Meredith, Bart., Montreal; D. Forbes Angus, Montreal; Sir Charles Gordon, K.B.E., Montreal; F. W. Molson, Montreal; G. B. Fraser, Montreal.

*Officers.*—W. H. Clark Kennedy, Manager for Canada, Montreal, Que.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Frederick William Doran, Toronto. Suits by or against the Company may be brought in the name of the manager for the time being, or in the name of any three of the Directors for the time being of the said Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom of Great Britain and Ireland, 2 Will. IV., chap. 81, Standard Life Assurance Company's Act, 1832; 8 and 9 Vict., chap. 75, Standard Life Assurance Company's Act, 1845; 22 and 23 Vict., chap. 27, Standard Life Assurance Company's Act, 1859; 44 Vict., chap. 26, Standard Life Assurance Company's Act, 1881; 54 Vict., chap. 6, Standard Life Assurance Company's Act, 1891. Province of Quebec, 51 and 52 Vict., chap. 120, an Act to authorize the Standard Life Assurance Company to sue and be sued, and to acquire and hold real estate under the name of the Standard Life Assurance Company, Standard Life Assurance Company Order Confirmation Act, 1919, Province of Ontario, 56 Vict., chap. 106; R.S.O. 1914, c. 183; Dominion of Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company with a capital of £500,000, divided into 10,000 shares of £50 each, of which £12 has been paid. The paid-up capital is thus £120,000, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them, being £38 per share.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposits accepted at the value of \$6,230,642, being \$133,622 Life A. and \$4,934,663 Life B; also \$2,062,468 vested in Canadian Trustees under the Insurance Act.

**THE STAR ASSURANCE SOCIETY.**

Register No. 6921.

Certificate of Registry No. 4094.

1. Head Office of the Society, London, Eng. Chief Agent and Attorney for Ontario, Alfred W. Briggs, Toronto. Suits by or against the Company may be brought in the name of The Star Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Deed of Settlement, 2nd October, 1843; The Star Life Assurance Society Act, 1868; The Star Life Assurance Society Act, 1884, 57-8 Vict., chap. 124, Resolutions adopted 13th of August, 1884; Resolutions adopted 1st April, 1885; Articles, 182 George V., ch. 69 (1911).

3. *The members are related* as shareholders in the Society to the extent of their shares therein defined by the Deed of Settlement, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

NOTE.—Each policy of the Society contains the following stipulation: Provided that the funds and property of the Society, for the time being remaining unapplied and undisposed of shall alone be answerable for any claim or demand upon the Society, under or by virtue of this policy, and that only after satisfying all prior claims or demands thereon, and that no policyholder of the Society, not being a shareholder therein shall be subject or liable to any such claim or demand either in law or equity, and that neither the directors who have executed this policy nor any other director or shareholder of the Society, whether they shall be respectively policyholders or not, shall be subject or liable to any such claim or demand, or any payment or contribution in respect thereof, beyond so much of the share or shares (if any) held by them, him or her, in the capital of the Society, as shall not for the time being have been paid up, as shall not be required for the satisfaction of such prior claim and demands aforesaid; and that upon the legal transfer by any shareholder in accordance with the regulations of the Society, of any share, the person or persons to whom such transfer shall have been so made, and not the transferring shareholder, shall be accountable for the unpaid part of such share.

4. The Company is now collecting premiums and paying claims in Canada by virtue of the Insurance Act.

5. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$145,713, held by the Dominion Government at Ottawa.

**STATE LIFE INSURANCE COMPANY.**

Register No. 6916.

Certificate of Registry No. 4089.

1. Head Office, Indianapolis, Ind. Chief Agent and Attorney for Ontario, W. H. Hunter, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Indiana, 1899, chap. 23; 1903, chap. 27.



3. *The members are related* as members of a mutual company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$277,368. Also \$54,270 vested in Canadian Trustees under the Insurance Act.

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### THE STUYVESANT INSURANCE COMPANY.

Register No. 6962.

Certificate of Registry No. 4135.

1. Head Office, New York, N.Y. Chief Agent and Attorney for Ontario, Herbert Begg, Toronto. Suits may be brought by or against the Company in the name of the Stuyvesant Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated under the laws of New York in 1850. The Charter was extended in 1880, extended again in 1909. Canada Insurance Act, 1917.

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability to the members, the stock being fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$89,699, held by the Government of Canada.

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### SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS IN THE DOMINION OF CANADA.

Register No. 6980.

Certificate of Registry No. 4153.

*Officers.*—A. Webber, High Chief Ranger, Winnipeg; H. McPherson, Sub-High Chief Ranger, London; H. C. Wilson, High Chief Treasurer, Toronto; E. R. Secord, M.D., High Court Medical Examiner, Brantford; A. R. Wickett, High Court Senior Woodward, Toronto; W. H. Goddard, High Court Junior Woodward, Toronto; P. L. Farnsworth, High Court Senior Beadle, Brantford; J. A. Dynes, High Court Junior Beadle, Hamilton; Archie Martin, High Court Secretary, Toronto.

1. Head office of the Corporation, Toronto. Suits by or against the Corporation may be brought in the name of the Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada.



2. The Corporation as now registered was constituted by the Special Act of the Parliament of Canada, 61 Vict., 1898, chap. 91. See also Statutes of Canada, 1901, 1 Edw. VII, chap. 101.

3. *The members are related* as members of a fraternal benefit society.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Life and Sickness Insurance, to the extent authorized by the Society's Act of Incorporation, Constitution and Laws.

5. The Corporation has deposited with the Government of Canada securities to the value of \$116,300, accepted at \$101,408.

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### SUN INSURANCE OFFICE.

Register No. 6874.

Certificate of Registry No. 4047.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Lyman Root, Toronto. Suits by or against the Company may be brought in the name of the Chairman or Treasurer of the Directors for the time being, or of the Secretary of the Office.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of the United Kingdom of Great Britain and Ireland, 54-55 Vict., chap. 97, Sun Insurance Office Act, 1891.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited by contract to the amount remaining unpaid upon the shares held by them. [See Sun Insurance Office Act, 1891, 54-55 Vict., chap. 97 (Imp.), sec. 21.]

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$655,405, held by the Superintendent of Insurance, Ottawa.

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### THE SUN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 6875.

Certificate of Registry No. 4047.

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### Directors and Officers.

*Directors*.—H. R. Macaulay, M.D., Guelph; S. H. Ewing, Montreal; T. B. Macaulay, Westmount, Que.; J. R. Dougall, Montreal; Abner Kingman, Montreal; J. McKergow, Montreal; Sir H. S. Holt, Montreal; Hon. R. Dandurand, Montreal; Chas. R. Hosmer, Montreal; W. M. Birks, Montreal; J. W. Ross, Montreal; Robert Adair, Montreal.

*Officers.*—T. B. Macaulay, President, Montreal; Samuel H. Ewing, Vice-President, Montreal; T. B. Macaulay, Managing Director, Montreal; Frederick G. Cope, Secretary, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, John A. Tory, Toronto. Suits by or against the Company may be brought in the name of The Sun Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Canada, 1865, chap. 43, an Act to incorporate The Sun Insurance Company of Montreal; 1870, chap. 58, an Act to amend the Act intituled an Act to incorporate the Sun Insurance Company of Montreal; 1871, chap. 53, an Act to amend the Act incorporating The Sun Insurance Company of Montreal; 1882, chap. 100.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount remaining unpaid upon the shares held by them. Capital authorized and subscribed, \$1,000,000, of which there has been paid up \$475,000.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$57,637, held by the Receiver-General, Ottawa.

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#### THE TRADERS AND GENERAL INSURANCE ASSOCIATION, LIMITED.

Register No. 7161.

Certificate of Registry No. 4256.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, A. H. C. Carson, Toronto. Suits by or against the Company may be brought in the name of the Traders and General Insurance Association, Limited.

2. The Company was incorporated on May 9th, 1907, under the Companies Act of Great Britain and Ireland, 1862-1900.

3. The members are related as members of a Joint Stock Company.

4. The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st March, 1920, to transact Fire and Automobile Insurance.

5. *Deposited assets:* Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$77,833.

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**TRAVELLERS' INDEMNITY COMPANY.**

Register No. 6917.

Certificate of Registry No. 4090.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Henry A. Laurence, Toronto. Suits by or against the Company may be brought in the name of the Travellers' Indemnity Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following: General Assembly of State of Connecticut (1903), Special Act, 1905 and 1907, Special Acts; Canada Insurance Act, 1917, chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is as defined in the charter of applicant and the general law governing stockholders in joint stock companies.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1919, and expiring on the 31st day of March, 1920, to transact Accident, Sickness, Burglary, Steam Boiler, Fly Wheel, Plate Glass and Automobile Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$274,483, held by Comptroller of Currency of Dominion of Canada.

**THE TRAVELERS INSURANCE COMPANY.**

Register No. 6918.

Certificate of Registry No. 4091.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, H. A. Laurence, Toronto. Suits by or against the Company may be brought in the name of the Travelers Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Resolutions incorporating the Travelers Insurance Company, June 17th, 1863; resolutions amending the Charter of the Travelers Insurance Company, June 16th, 1864; same, May 31st, 1865; same, June 6th, 1866; same, April 24th, 1883; same, April 13th, 1887.

3. *The members are related* as shareholders in an incorporated joint stock company; the capital stock has been fully paid in by the shareholders and there is no liability upon the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Life and Accident Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$745,309, being \$415,309 (Life) and \$330,000 (Accident). Also \$4,094,785 in the hands of Canadian Trustees under the Insurance Act.



**THE TRAVELLERS' LIFE ASSURANCE COMPANY OF CANADA.**

Register No. 7061.

Certificate of Registry No. 4239.

**Directors and Officers.**

*Directors.*—Hon. George P. Graham, M.P., Brockville; Jas. W. Pyke, Montreal; J. N. Greenshields, K.C., Montreal; J. W. McConnell, Montreal; Lorne C. Webster, Montreal; Hon. N. Curry, Montreal; Hon. A. K. Maclean, Halifax, N.S.; C. G. Pennock, Vancouver, B.C.; J. F. Cairns, Saskatoon, Sask.; Wm. Lyall, Montreal; H. W. Beauclerk, Montreal; R. D. Bell, Montreal; J. Ambrose O'Brien, Ottawa, Ont.; Sir Wm. D. Reid, St. John's, Newfoundland; S. W. Jacobs, Montreal.

*Officers.*—Hon. George P. Graham, President; J. N. Greenshields, K.C., and Lorne C. Webster, Vice-Presidents; Arthur P. Earle, Manager, Montreal.

1. Head Office of the Company, Montreal. Chief Agent and Attorney for Ontario, A. H. Beaton, Toronto. Suits by or against the Company may be brought in the name of The Travellers' Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, Special Act, 7-8 Edward VII, Chapter 165 (1908), An Act to Incorporate The Travellers' Life Assurance Company of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$50,892, held by the Insurance Branch, Finance Department, Ottawa.

**UNDERWRITERS AT AMERICAN LLOYDS.**

Register No. 6936.

Certificate of Registry No. 4109.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Herbert Begg, Toronto. Suits by or against the Company may be brought under the name of Underwriters at American Lloyds.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, chap. 638 (1910), Lloyds and Inter-Insurance General Act.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire and Sprinkler Leakage Insurance.

4. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$70,044, held by the Receiver-General.

**UNION ASSURANCE SOCIETY, LIMITED.**

Register No. 7027.

Certificate of Registry No. 4205.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Martin N. Merry, Toronto. Suits by or against the Company may be brought in the name of The Union Assurance Society, Limited.

2. *The legislative enactments* by which the duties, rights and obligations of the Company are now declared, defined or governed, are as follows:

The Companies' Act, 1862 to 1900 (Imperial); 8 Edward VII, chap. 69, Companies' Consolidation Act, 1908 (Imperial); 9 Edward VII, chap. 49, Assurance Companies' Act (Imperial); Canada, 1917, chap. 29, The Insurance Act.

3. *The members are related* as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Automobile and Inland Transportation Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$616,561, held by the Government of Canada.

**UNION INSURANCE SOCIETY OF CANTON, LIMITED.**

Register No. 6833.

Certificate of Registry No. 4004.

1. Head Office, Victoria, Colony of Hong Kong. Chief Agent and Attorney for Ontario, F. Gordon Parker, Toronto. Suits by or against the Company may be brought in the name of the Union Insurance Society of Canton, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated under the Companies' Ordinance Act, 1865-1881, of the Colony of Hong Kong. Canada Insurance Act (1917), chap. 29.

3. *The members are related* as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Automobile, Inland Transportation and Hail Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland and Ocean Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$302,890.



**UNION MUTUAL LIFE INSURANCE COMPANY.**

Register No. 7010.

Certificate of Registry No. 4188.

1. Head Office, Portland, in the State of Maine. Chief Agent and Attorney for Ontario, Edwin J. Atkinson, Toronto. Suits by or against the Company may be brought in the name of The Union Mutual Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of Maine, 1848, chap. 124, an Act to incorporate The Union Mutual Life Insurance Company; 1849, chap. 312, an Act in addition to an Act to incorporate The Union Mutual Life Insurance Company; 1864, chap. 315, an Act additional to an Act to incorporate the Union Mutual Life Insurance Company, and to amend an Act in addition thereto, approved of June 27th, 1849; 1869, chap. 10, an Act to amend the Charter of The Union Mutual Life Insurance Company; 1877, chap. 334, an Act to amend the Charter of the Union Mutual Life Insurance Company; 1878, chap. 74, an Act to consolidate, revise and amend the various Acts which constitute the Charter of The Union Mutual Life Insurance Company; 1899, chap. 526, an Act to amend the Charter of the Union Mutual Life Insurance Company; 1883 (Revised Statutes), chap. 49, Insurance and Assurance Companies; 1885, chap. 290, an Act to amend section 73 of chap. 39 of Revised Statutes, relating to licensing Insurance Agents; 1885, chap. 329, an Act providing for the Taxation of Life Insurance Companies; 1887, chap. 5, an Act to amend section 59, chap. 49, of the Revised Statutes relating to Securities; 1887, chap. 71, an Act to amend sections 91 and 92 of chap. 49 of the Revised Statutes relating to Life Insurance; 1889, chap. 258, an Act to amend section 65 of chap. 49 of the Revised Statutes relating to examinations of Insurance Companies; 1889, chap. 281, an Act to prohibit discrimination in Life or Endowment Insurance Policies; 1891, chap. 112, an Act to amend chap. 49 of the Revised Statutes relating to Insurance; 1891, chap. 128, an Act to prohibit discrimination in Life or Endowment Insurance Policies.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Life Insurance.

4. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,807,056, being \$100,000 (A), and \$1,707,056 (B).

**UNITED STATES FIRE INSURANCE COMPANY.**

Register No. 7057.

Certificate of Registry No. 4235.

1. Head Office, New York City, N.Y. Chief Agent and Attorney for Ontario, Joseph Murphy, Toronto. Suits by or against the Company may be brought in the name of the United States Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: The Company was incorporated by Charter from the State of New York, April 1st, 1824, and amended in 1916.



3. *The members are related* as shareholders in an incorporated Joint Stock Company. The capital stock, \$1,400,000, is fully paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire Automobile, excluding insurance against loss by reason of bodily injury to the person, Explosion and Tornado Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$85,000.

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### THE UNITED STATES FIDELITY AND GUARANTY COMPANY.

Register No. 6881.

Certificate of Registry No. 4054.

1. Head Office, Baltimore, Md. Chief Agent and Attorney for Ontario, Sidney W. Band, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Maryland, 1896, chap. 52; 1898, chap. 188; 1900, chap. 52; 1902, chap. 86.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of members is limited to the amount of their respective subscriptions to the capital stock of the Company. The capital stock is fully paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Guarantee, Accident, Sickness, Burglary, Plate Glass and Steam Boiler Insurance, and Insurance against loss or damage by Robbery.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$350,000.

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### THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK.

Register No. 6919.

Certificate of Registry No. 4092.

1. Head Office, New York City. Chief Agent and Attorney in Ontario, Lewis A. Stewart, Toronto. Suits by or against the Company may be brought in the name of The United States Life Insurance Company in the City of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: New York, chap. 308, 1849; an Act to provide for the Incorporation of Insurance Companies, passed April 10th, 1849; chap. 710, 1870, an Act to amend the Charter of the United States Life Insurance Company, passed May 6th, 1870; chap. 624, 1872, an Act to amend the Charter of the United States Life Insurance Company in the City of New York, passed May 10th, 1872; chap. 44, 1882, an Act to amend the Charter of the United States Life Insurance Company in the City of New York, passed March 31st, 1882.

3. The members are related as shareholders in an incorporated joint stock company. The directors are elected by the owners of the capital stock, but the policyholders are eligible as directors. The capital is entitled to 6 per cent. interest only, all other profits belong to the policyholders. There is no liability of stockholders, as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$255,225, held by the Minister of Finance of the Dominion of Canada.

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### VULCAN FIRE INSURANCE COMPANY OF OAKLAND, CALIFORNIA.

Register No. 6955.

Certificate of Registry No. 4128.

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1. Head Office, Oakland, California. Chief Agent and Attorney for Ontario, Reed, Shaw & McNaught, Toronto. Suits by or against the Company may be brought in the name of the Vulcan Insurance Company of Oakland California.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now defined, limited or governed are the following: The Company was incorporated under the laws of California. Canada, 1917, chapter 29, The Insurance Act.

3. *The members are related* as shareholders, in an incorporated joint stock company, and the liability of the members is nil as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders thereon as follows: Deposit accepted at the value of \$50,000, held by the Department of Finance.

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### WESTCHESTER FIRE INSURANCE COMPANY.

Register No. 7060.

Certificate of Registry No. 4238.

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1. Head Office, New York City. Chief Agent and Attorney for Ontario, John McVittie, Toronto. Suits by or against the Company may be brought in the name of the Westchester Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following:

State of New York, Special Act entitled "An Act to Incorporate the Westchester County Mutual Insurance Company," 1837, 1857, (Chap. 76); 1867 (Chap. 286); General 1853, Chap. 446, Sec. 18; as amended by Sec. 2, Chap. 369, 1854; as amended by Sec. 4, Chap. 367 of 1862, 1870, Chap. 476. Special Act, 1883, also 1892, Chap. 690, known as the Insurance Laws. Canada, The Insurance Act (1917), Chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is nil as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Hail and Explosion Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$255,852, held by the Receiver-General, Ottawa.

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### WESTERN ASSURANCE COMPANY.

Register No. 6861.

Certificate of Registry No. 4034.

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### Directors and Officers.

*Directors*.—E. R. Wood, Toronto; Robt. Bickerdike, Montreal; D. B. Hanna, Sir John Aird, Geo. A. Morrow, Lt.-Col. Frederic Nicholls, Brig.-Gen. Sir Henry Pellatt, C.V.O., Toronto; John Hoskin, K.C., LL.D., Toronto; W. B. Meikle, Toronto; H. C. Cox, Toronto; Alfred Cooper, London, Eng.; E. Hay, Toronto; Lt.-Col. Henry Brock, Toronto; John H. Fulton, New York; Miller Lash, Toronto.

*Officers*.—W. B. Meikle, President and General Manager, Toronto; C. S. Wainwright, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Western Assurance Company.

2. *The members of the Company are all related* to each other as shareholders in a joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Fire, Inland Transportation, Lightning, Explosion, Tornado and Automobile Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

4. *Deposited assets*.—Assets of the Company are deposited in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$92,228, held by the Receiver-General of Canada.

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**THE WESTERN LIFE ASSURANCE COMPANY.**

Register No. 7138.

Certificate of Registry No. 4253.

**Directors and Officers.**

*Directors.*—Adam Reid, Winnipeg; Robt. F. Rorke (Dr.), Winnipeg; Dr. T. J. Reid, Minneapolis, Minn.; J. Doolittle, Winnipeg; A. E. May, Edmonton, Alta.; J. D. Hunt, Edmonton, Alta.

*Officers.*—A. E. May, President, Winnipeg; Dr. Robt. F. Rorke and Dr. T. J. Reid, Vice-Presidents, Winnipeg.

1. Head Office of the Company, Winnipeg. Chief Agent and Attorney for Ontario, Alexander Simmers, Windsor. Suits by or against the Company may be brought in the name of the Western Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 1914, chapter 126, amended, 1917, chapter 68c., also Canada Insurance Act, 1917, chapter 29.

3. *The members are related as* shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now collecting premiums and paying claims in Ontario.

5. *Deposited assets.*—Assets of the Company are deposited and held as security for the policyholders in Canada as follows: Deposit accepted at the value of \$50,000, held by Receiver-General of Canada.

**WOMAN'S BENEFIT ASSOCIATION OF THE MACCABEES.**

Register No. 7169.

Certificate of Registry No. 4258.

1. Head Office, Port Huron, Michigan. Chief Agent and Attorney for Ontario, Mrs. Mary J. Baird, Sarnia. Suits by or against the Society may be brought in the name of the Woman's Benefit Association of the Maccabees.

2. The Society was incorporated on April 6th, 1897, under the laws of the State of Michigan.

3. The Society is now authorized as a Fraternal Benefit Society by license issued by the Dominion of Canada under Sections 106 and 108 of the Insurance Act, 1917, as amended by 9-10 George V, Chapter 57, to transact Life Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws, for the term ending 31st March, 1921.

4. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$10,890.

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**THE WORKMEN'S CIRCLE.**

Register No. 6944.

Certificate of Registry No. 4117.

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1. Head Office, New York City. Chief Agent and Attorney for Ontario, Abraham Riba, Toronto. Suits by or against the Society may be brought in the name of the Workmen's Circle.

2. The Society was incorporated on 5th May, 1905, as a Fraternal Benefit Society under Sec. 230, Article VII, of the Insurance Laws of New York State.

3. The Society is licensed in Canada under Sections 106 and 108 of the Insurance Act, 1917, as amended by Chapter 57, Statutes, 1919.

4. The Society is now authorized by license issued by the Dominion of Canada bearing date 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact Life Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws.

5. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security therein as follows: Deposit accepted at the value of \$10,100.

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**THE YORKSHIRE INSURANCE COMPANY (LIMITED).\***

Register No. 6937.

Certificate of Registry No. 4110.

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**Directors and Officers.**

*Directors:*—Hon. Charles J. Doherty, K.C., G. M. Bosworth, Hon. Alphonse Racine, Alexander Laurin.

*Officers:*—P. M. Wickham, Montreal, Manager for Canada.

1. Head Office, York, England. Chief Agent and Attorney for Ontario, George Temple McMurrich, Toronto, Ont. Suits by or against the Company may be brought in the name of the Yorkshire Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Deed of Settlement, 1824; and was incorporated under the Joint Stock Companies' Acts, 1862 to 1893, in 1898; reincorporated 3rd June, 1908, with new powers, etc.

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\* The Yorkshire Fire and Life Insurance Company (constituted by Deed of Settlement dated the 20th July, 1825, and by Supplemental Deeds of Settlement respectively dated 30th March, 1858, 28th March, 1871, and 26th April, 1892, and incorporated on 29th July, 1898) was on the 3rd June, 1908, reincorporated under the Companies Acts, 1862 to 1900, as a limited liability company, with the name of the "Yorkshire Insurance Company, Limited," with new powers and a redivision of the existing Capital Stock.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1920, and expiring on the 31st day of March, 1921, to transact fire insurance, and was on the 18th day of May, 1908, authorized by license issued by the Dominion of Canada to transact in Canada, the business of Fire, Live Stock, Accident, Automobile, Sickness and Plate Glass Insurance. The Company is also registered under The Ontario Insurance Act to transact Ocean Marine Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$644,492, held by the Government of Canada.





Companies Registered for Marine  
Insurance

FIREMAN'S FUND INSURANCE COMPANY.

Register No. 6966.

Certificate of Registry No. 4139.

1. Head Office, San Francisco, California. Chief Agent and Attorney for Ontario, George Temple McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Fireman's Fund Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Legislature of California, 1872, Civil Code of California. Public Act still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and by the laws of California each stockholder is individually and personally liable for such proportion of its debts and liabilities as the amount of shares owned by him bears to the whole of the subscribed capital stock of the corporation, and for a like proportion only of such debt or claim against the corporation. All the capital has been subscribed, fully paid up and issued.

4. The Company was, upon due application, admitted to registry in Ontario for the transaction of Inland and Ocean Marine Insurance, and the registry has been renewed until the 30th April, 1921.

Summary of Annual Statement, 1st January, 1920.

*Officers.*—J. B. Levison, President; Charles P. Eells, Vice-President; Louis Weinmann, Secretary; Herbert P. Blanchard, Assistant Secretary; John S. French, Assistant Secretary; Thomas M. Gardiner, Treasurer; A. W. Follansbee, Jr., Marine Secretary.

*Directors.*—William J. Dutton, Bernard Faymonville, B. Levison, J. C. Coleman, Henry Rosenfeld, Frank B. Anderson, F. W. Van Sicklen, Arthur A. Smith, Chas. P. Eells, and Vanderlynn Stow.

Fifty-seventh Annual Statement, January 1st, 1920.

CASH CAPITAL .....	\$1,500,000 00
POLICYHOLDERS' SURPLUS .....	6,799,768 46

ASSETS.

Bonds and Stocks .....	\$11,051,166 62
Real Estate .....	417,500 00
Loans on Mortgages .....	1,872,814 35
Loans on Collateral .....	91,673 99
Cash in Bank and Company's Offices .....	2,717,865 14
Premiums in Course of Collection .....	3,518,048 03
Premium Notes .....	177,882 73
Re-Insurance Recoverable on Paid Losses .....	8,481 06
All Other Assets .....	155,421 03

Total assets ..... \$20,010,852 95



LIABILITIES.

Losses in Process of Adjustment .....	\$2,307,185 95
Reserve for Unearned Premiums .....	9,895,543 90
All Other Claims and Demands .....	918,354 64
Reserve for January Dividend .....	90,000 00
Cash Capital .....	1,500,000 00
Surplus Over Capital and all Liabilities .....	5,299,768 46
	<hr/>
	\$20,010,852 95
	<hr/>

INCOME.

Net Premiums—Fire .....	\$7,811,214 16
Marine .....	7,316,825 72
	<hr/>
	\$15,128,039 88
Interest, Dividends, Rents .....	701,808 22
All Other Income .....	12,795 50
	<hr/>
	\$15,842,643 60
	<hr/>

EXPENDITURES.

Net Losses Paid—Fire .....	\$2,812,132 83
Marine .....	4,443,027 55
	<hr/>
	\$7,255,160 38
Dividends .....	345,000 00
Commission and Brokerage .....	2,927,996 41
Taxes and All Other Expenditures .....	2,839,710 98
	<hr/>
	\$13,367,867 77
	<hr/>

INDEMNITY MUTUAL MARINE ASSURANCE COMPANY, LIMITED.

Register No. 6942.

Certificate of Registry No. 4115.

1. Head Office, London, England. Chief Agent and Attorney for the Province of Ontario, George Temple McMurrich, Toronto. Suits by or against the Company may be brought in the name of the Indemnity Mutual Marine Assurance Company, Limited.
2. The Company was constituted by deed of settlement dated 4th July, 1825, and incorporated on the 31st day of December, 1886, under the English Companies' Act, 1862 to 1883.
3. The original corporate name of the Company was The Indemnity Mutual Marine Assurance Company, which name was, by resolution of General Court of Directors of the Company, changed to that of the Indemnity Mutual Marine Assurance Company, Limited, 29th July, 1886.

4. *The members are related as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.*

The capital stock of the Company consists of 67,000 shares of £15 each, with £3 paid per share.

5. The Company is registered in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1921.

#### BALANCE SHEET, 31ST DECEMBER, 1919.

Dr.

	£	s.	d.
To Capital (67,000 Shares of £15 each upon which £3 per Share have been paid) .....	201,000	0	0
" Reserve .....	900,000	0	0
" Building Reserve .....	50,000	0	0
" Investment Depreciation Account .....	100,000	0	0
" Sundry Creditors .....	216,863	19	11
" Underwriting Suspense Account .....	819,121	3	10
" Balance of Underwriting Account, 1919 .....	1,666,249	8	9
" Balance of Profit and Loss Account .....	736,712	7	9
	<u>£4,689,947</u>	<u>0</u>	<u>3</u>

Cr.

	£	s.	d.
By Freehold and Building .....	230,000	0	0
" Government and other Securities and short loan .....	3,956,467	19	10
" Cash at Bankers and in hand .....	139,326	17	5
" Bills Receivable .....	1,000	0	0
" Stamps .....	830	17	11
" Sundry Debtors .....	362,321	5	1
	<u>£4,689,947</u>	<u>0</u>	<u>3</u>

#### Profit and Loss Account, 31st December, 1919.

Dr.

	£	s.	d.	£	s.	d.
To Dividend and Bonus paid in February .....	£67,000	0	0			
Less Income Tax .....	19,765	0	0			
	<u>47,235</u>	<u>0</u>	<u>0</u>			
" Interim Dividend paid in August .....	£67,000	0	0			
Less Income Tax .....	20,100	0	0			
	<u>46,900</u>	<u>0</u>	<u>0</u>			
				94,135	0	0
" Income Tax .....				57,899	0	0
" Transferred to Reserve .....				150,000	0	0
" Balance (including provision for Taxes and other contingencies) .....				736,712	7	9
				<u>£1,038,746</u>	<u>7</u>	<u>9</u>

Cr.			
	£	s.	d.
By Balance .....	518,975	9	8
“ Interest on Investments and Rents .....	130,822	7	0
“ Transfer Fees .....	.....	7	6
“ Balance Underwriting Account, 1918, on 31st December, 1918 .....	£1,884,604	17	8
Less Losses, Averages, etc., on 1918 Account in 1919 .....	795,656	14	1
	£1,088,948	3	7
Less Transferred to Underwriting Sus- pense Account to close 1918.....	700,000	0	0
	388,948	3	7
	£1,038,746	7	9

UNDERWRITING ACCOUNT, 1919.

Dr.			
	£	s.	d.
To Net Settlements .....	453,742	1	4
“ Directors’ Fees .....	4,500	0	0
“ General Office Expenses, Salaries and Charges .....	25,728	5	7
“ Balance .....	1,666,249	8	9
	£2,150,219	15	8
	£	s.	d.
By Net Premiums (less Agents’ Commissions and Expenses) .....	2,150,219	15	8
	£2,150,219	15	8

We have audited the above Balance Sheet, and, having examined the Books of the Company, verified the Securities, with the exception of Securities for about £6,000, which, on account of the war or other sufficient reason, cannot be verified, and having obtained all the information and explanations we have required, we have to report that in our opinion such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company’s affairs according to the best of our information and the explanations given to us, and as shown by the books of the Company.

WM. PLENDER, }  
R. C. MARTIN, } Auditors.

On behalf of the Board,  
FRED. HUTH JACKSON, }  
E. C. GRENFELL, } Directors.  
31st January, 1920.



ROYAL EXCHANGE ASSURANCE.

Register No. 7044.

Certificate of Registry No. 2222.

1. Head Office, London, England. Chief Agent and Attorney for the Province of Ontario, Arthur Tucker, Toronto. Suits by or against the Company may be brought in the name of the Royal Exchange Assurance.

2. The Company was incorporated by Royal Charters dated 22nd June, 1720, and 29th April, 1721.

3. *The legislative enactments* by which the powers, duties, rights and obligations are now declared, defined, limited or governed are the following: The Royal Exchange Assurance Act (Imp.), 1 Edw. VII, chap. X.

4. The Company is registered in Ontario for the transaction of Inland Ocean Marine Insurance for the term ending 30th April, 1921.

RECEIPTS.

*Marine Department.*

The Net Premiums amounted to £955,217 15s. 6d.; with interest, the total income was £984,349 0s. 1d.

PAYMENTS.

The Losses paid in respect of 1919 and previous years amounted to £529,316 7s. 1d. The Expenses of Management were £96,989 2s. 2d.

The Marine Fund amounts to £1,408,219 9s. 2d. The sum of £350,000 has been transferred to Profit and Loss Account.

Cr.

	£	s.	d.
Amount of Marine Insurance Fund at the beginning of the year.....	1,400,175	18	4
Premiums, after deduction of re-insurance premiums, returns, broker- age, discount and commission .....	955,217	15	6
Interest dividends and rents .....	£41,616	0	10
Less income tax thereon .....	12,484	16	3
	29,131	4	7
	£2,384,524	18	5

Dr.

	£	s.	d.
Claims paid and outstanding .....	529,316	7	1
Expenses of management .....	96,989	2	2
Transferred to profit and loss account .....	350,000	0	0
Amount of Marine Insurance Fund at the end of the year, as per balance sheet .....	1,408,219	9	2
	£2,384,524	18	6

## GENERAL BALANCE SHEET, 31ST DECEMBER, 1919.

## LIABILITIES.

	£	s.	d.
Proprietors' Capital paid up .....	689,219	17	10
Life Assurance Fund .....	4,160,949	11	0
Annuity Fund .....	718,722	6	7
Capital Redemption Fund .....	221,257	3	0
Fire Insurance Fund .....	792,948	0	0
Marine Insurance Fund .....	1,408,219	9	2
General Accident Insurance Fund .....	432,907	0	0
Special Reserve Fund for taxation .....	440,000	0	0
Profit and Loss Account (General Reserve Fund).....	876,546	18	7
Claims admitted or intimated, but not paid—			
Life Assurance .....	79,758	13	4
Fire Insurance .....	226,872	1	5
Annuities Due and Unpaid .....	7,345	17	9
Surrendered and Settlement Policies Suspense Accounts .....	9,815	4	9
Deposit Fund (Clerks' Savings) .....	28,857	19	8
Security Deposit Fund (Security for Agents and others).....	4,473	19	5
Pension and Other Reserve Funds .....	168,620	16	5
Bills Payable .....	.....	..	..
Sundry Creditors .....	665,942	10	6
	<u>£10,932,457</u>	<u>9</u>	<u>5</u>

## ASSETS.

	£	s.	d.
Mortgages on property within the United Kingdom .....	597,077	5	9
Mortgages on property out of the United Kingdom.....	23,721	13	6
Loans on parochial and other public rates .....	103,392	7	0
Loans on life interests .....	165,802	5	2
Loans on reversions .....	146,763	19	7
Loans on stocks and shares .....	180,478	13	6
Loans on Company's policies within their surrender values.....	203,109	19	0
Loans on personal security .....	50,043	0	0
Investments—			
Deposit with the High Court (Bank of England Stock) .....	20,250	0	0
British Government Securities and Bank of England Stock.....	3,245,591	19	1
Municipal and County Securities, United Kingdom .....	52,883	8	8
Indian and Colonial Government Securities .....	440,697	13	4
Indian and Colonial Provincial Securities .....	28,333	0	0
Indian and Colonial Municipal Securities .....	100,217	5	0
Foreign Government Securities .....	571,693	11	9
Foreign Provincial Securities .....	8,592	0	0
Foreign Municipal Securities .....	187,281	6	3
Railway and other Debentures and Debenture Stocks—Home and Foreign .....	1,112,130	2	6
Railway and other Preference and Guaranteed Stocks.....	380,315	8	5
Railway and other Ordinary Stocks .....	633,795	15	10
Freehold Ground Rents .....	128,947	9	8
House Property .....	730,985	11	1
Life Interests .....	11,069	2	11
Reversions .....	157,663	10	0
	<u>£9,280,836</u>	<u>8</u>	<u>0</u>

	£	s.	d.
Agents' Balances .....	1,185,868	6	11
Outstanding Premiums .....	47,598	3	8
Outstanding Interest, Dividends and Rents .....	19,204	13	5
Interest accrued but not payable .....	90,600	0	0
Bills Receivable .....	2,151	13	11
Marine Stamps .....	1,206	3	3
Cash—			
On deposit .....	87,619	3	0
In hand and on current account .....	217,372	17	3
	<u>£10,932,457</u>	<u>9</u>	<u>5</u>

I report to the proprietors that I have examined the books at the Head Office for the year ended 31st December, 1919, and have checked the incorporation therein of the returns from the Branches. I further report that I have verified the investments of the Corporation at the close of the year, with the exception of certain certificates of Russian securities not to hand, and compared the above Balance Sheet with the Books, and that having obtained all the information and explanations I have required, I am of opinion that such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Corporation's affairs according to the best of my information and the explanations given to me, and as shown by the books of the Corporation. I certify that no part of any fund has been applied directly or indirectly for any purpose other than the class of business to which it is applicable.

N. E. WATERHOUSE, *Auditor*.

3 Frederick's Place, Old Jewry, E.C.

6th April, 1920.

#### THAMES AND MERSEY MARINE INSURANCE COMPANY (LIMITED).

Register No. 6940.

Certificate of Registry No. 4113.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, George Temple McMurrich, Toronto. Suits by or against the Company may be brought in the name of the Thames and Mersey Insurance Company (Limited).

2. *Company, how constituted or incorporated.*—The Company was registered under the Act of 7 and 8 Vict., chap. 110, on 21st June, 1860, in London, and was there incorporated under the Companies' Act, 1862, as a limited company, on 31st October, 1862, and the documents evidencing the same are filed or deposited in the Companies Registration Office, Somerset House, London.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is registered in Ontario for the transaction of Ocean Marine and Inland Marine Insurance for the term ending 30th April, 1921.



BALANCE SHEET AS AT 31ST DECEMBER, 1919.

Marine Account.

Dr.				£	s.	d.
Amount of Marine Fund at beginning of the year—						
Reserve for Unexpired Risks, being 40% of year's income .....	£219,230	0	0			
Additional Reserve .....	80,770	0	0			
				300,000	0	0
Premium Income (after deduction of Returns, Re-insurances and Agency charges) .....				538,139	14	0
Additional Reserve transferred from Profit and Loss Account.....				3,974	2	5
				£842,113	16	5
Cr.						
				£	s.	d.
Claims paid and outstanding (including Underwriters' Commission) .				364,288	9	2
Expenses of Management .....				32,729	1	8
Carried to Profit and Loss .....				145,096	5	7
Amount of Marine Fund at the end of the year—						
Reserve for unexpired risks being 40% of the premium income for the year .....	215,255	17	7			
Additional Reserve .....	84,744	2	5			
				300,000	0	0
				£842,113	16	5

PROFIT AND LOSS ACCOUNT.

Dr.				£	s.	d.
Balance of last year's account .....				123,655	13	4
Interest on Investments .....	£74,075	19	0			
Less Income Tax .....	17,336	10	0			
				56,739	9	0
Transferred from Marine Account .....				145,096	5	7
Profit on Sale of Investments .....	£1,503	0	2			
Gain in Ex. Sale of Investments.....	2,813	2	10			
				4,316	3	0
				£329,807	10	11
Cr.						
				£	s.	d.
Dividend for 1918 .....	£50,000	0	0			
Less Income Tax .....	14,375	0	0			
				35,625	0	0
Income Tax, 1918-19 Assessment .....				14,373	8	5
Reserve for Excess Profits Tax .....				40,000	0	0
Amount carried to Investments Reserve .....				41,121	3	5
Transferred to Marine Account .....				3,974	2	5
Balance to next year's Account .....				194,713	16	8
				£329,807	10	11

## Dr.

	£	s.	d.
Capital subscribed, 100,000 shares at £20 per share, £2,000,000 paid up £2 per share .....	200,000	0	0
Reserve Fund .....	500,000	0	0
Marine Fund .....	300,000	0	0
Investments Reserve Fund .....	216,358	7	3
Reserve for Excess Profits Tax .....	88,920	7	4
Suspense Account (Dividends unpaid) .....	626	13	8
Outstanding Marine Losses .....	191,668	0	0
Profit and Loss Account .....	194,713	16	8
Amounts owing to other Insurance Companies .....	16,101	6	10
Current Accounts owing by the Company .....	35,468	13	11
	<u>£1,743,857</u>	<u>5</u>	<u>8</u>

## Cr.

	£	s.	d.
Investments at Book Value .....	1,461,145	15	6
Outstanding Interest accrued but not due .....	18,511	12	3
Cash with Bankers, on deposit, in hand and Policy Stamps .....	32,422	8	6
Agents' Balances .....	197,926	4	11
Outstanding Premiums .....	14,288	2	9
Amounts owing to the Company .....	6,388	16	3
Amounts owing by other Insurance Companies .....	12,499	7	10
Bills Receivable .....	674	17	8
	<u>£1,743,857</u>	<u>5</u>	<u>8</u>

In accordance with the provisions of the Companies' (Consolidation) Act, 1908, we report that we have audited the above Balance Sheet and Accounts, and have obtained all the information and explanations we have required. In our opinion such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs according to the best of our information and the explanations given to us, and as shown by the books of the Company. We have had produced to us the Securities representing the Investments appearing upon the Head Office Books; the Securities for the Investments appearing upon the Books of the other Branches are satisfactorily certified and in our belief the assets set forth in the Balance Sheet are in the aggregate fully of the value therein after deducting the amount set aside in Investment Fluctuation Fund.

(Signed) STEAD, TAYLOR & STEAD,

*Chartered Accountants.*

(Signed)

W. F. MOORE, }  
A. M. ANDERSON, } *Directors.*

Liverpool, 15th April, 1920.

## UNION MARINE INSURANCE COMPANY (LIMITED).

Register No. 6941.

Certificate of Registry No. 4114.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, George Temple McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Union Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89, The Companies' Act, 1862, and amendments thereto.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company was, upon due application, admitted to registry in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1921.

## BALANCE SHEET FOR THE YEAR ENDING 31ST DECEMBER, 1919.

*Profit and Loss Account to 31st December, 1919.*

## Dr.

	£	s.	d.
To Balance Profit and Loss Account, as shown in the last General Balance Sheet .....	496,425	12	4
" Balance of Underwriting Account, 1918 .....	770,957	9	6
" Interest on Investments and Loans, etc. .... £100,340    6    8			
Less Income Tax .....	29,814	8	11
	<u>70,525</u>	<u>17</u>	<u>9</u>
	<u>£1,337,908</u>	<u>19</u>	<u>7</u>

## Cr.

	£	s.	d.
By Dividend authorized by General Meeting, paid April, 1919 .....	£32,700	0	0
" Interim Dividend paid October, 1919.....	32,700	0	0
	<u>65,400</u>	<u>0</u>	<u>0</u>
" Income Tax and Reserve for Special Taxes .....	225,899	0	0
" Losses, Averages, Returns, Re-Insurances and Charges, paid on account of 1918.....	£513,377	10	4
" Transferred to Suspense against further claims. 100,000    0    0			
	<u>613,377</u>	<u>10</u>	<u>4</u>
" Bad Debts .....	1,347	12	0
" Amount written off Investments .....	100,000	0	0
" Balance .....	331,884	17	3
	<u>£1,337,908</u>	<u>19</u>	<u>7</u>



## UNDERWRITING ACCOUNT.

Dr.

	£	s.	d.
To net Premiums after deducting Returns, Re-Insurances, Foreign Taxes, Office Expenses and Agents' Charges .....	862,003	7	5

Cr.

	£	s.	d.
By Losses and Averages Paid .....	314,954	9	11
" General Expenses (including Directors' Remuneration and Auditors' Fees) .....	71,420	7	8
" Balance .....	475,628	9	10
	<u>£862,003</u>	<u>7</u>	<u>5</u>

## GENERAL BALANCE TO 31ST DECEMBER, 1919.

Dr.

	£	s.	d.
To Capital—65,400 Shares of £20 each—£1,308,000—upon which £2 10s. per share has been called up.....	163,500	0	0
" Reserve Fund .....	300,000	0	0
" Sundry Creditors .....	1,092,234	15	11
" Underwriting Suspense Account .....	321,116	10	4
" Underwriting Account, 1919 .....	475,628	9	10
" Profit and Loss Account .....	331,884	17	3
	<u>£2,684,364</u>	<u>13</u>	<u>4</u>

Cr.

	£	s.	d.
By Investments, Freehold and Leasehold Properties .....	1,768,652	6	5
" Sundry Debtors .....	822,233	3	8
" Interest to date not received .....	22,291	0	0
" Stamps in hand .....	847	13	5
" Cash and Bills at Bankers and in hand .....	70,340	9	10
	<u>£2,684,364</u>	<u>13</u>	<u>4</u>

T. ROYDEN,  
J. H. BEAZLEY, } *Directors.*

In compliance with the provisions of the Companies (Consolidation) Act, 1908, we report to the Shareholders that we have examined the accounts of the Company, and have obtained all the information and explanations we have required. The above Balance Sheet is, in our opinion, properly drawn up, so as to exhibit a true and correct view of the state of the Company's affairs, according to the best of our information and the explanations given to us; and as shown by the books of the Company. We have also satisfied ourselves as to the existence and value of the securities for the Investments to the amount specified.

HARMOOD BANNER & SON,  
*Chartered Accountants.*

Liverpool, 31st March, 1920.

## DIVISION B.

PROVINCIAL LICENSEES: BEING INSURANCE COMPANIES LICENSED, INSPECTED AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE THEREIN.





# Life Insurance Companies

## Year ending 31st December, 1919

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### EQUITY LIFE ASSURANCE COMPANY OF CANADA.

*Commenced business April, 1904.*

HEAD OFFICE, CONFEDERATION LIFE BUILDING, TORONTO, ONT.

Names and addresses of the Directors and Officers for the year 1920.

#### *Directors:*

H. Sutherland .....	Toronto.
Thomas Urquhart .....	Toronto.
S. Henderson .....	Toronto.
Dr. T. F. McMahon .....	Toronto.
Danl. Urquhart .....	Toronto.
Geo. M. Begg .....	Toronto.
W. H. Shapley .....	Toronto.
H. L. Sutherland .....	Toronto.
J. M. Walton .....	Aurora.
James Reid .....	Montreal.
James Lang .....	Toronto.
J. H. McKnight .....	Toronto.

#### *Officers:*

H. Sutherland, President and Manager .....	Toronto.
Thomas Urquhart, 1st Vice-President .....	Toronto.
S. Henderson, 2nd Vice-President .....	Toronto.
Geo. M. Begg, Secretary-Treasurer .....	Toronto.

#### *Auditors:*

A. C. Neff & Co. ....	Toronto.
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Authorized Capital, \$500,000; Subscribed Capital, \$354,000; Paid up, \$35,400; Deposit at Provincial Treasury, \$33,500.00.

## Statement for the Year Ended 31st December, 1919.

## Assets.

Amount of mortgages .....	\$323 658 44
Amount of loans on Company's policies .....	95,344 35
Amount of debentures, including War Loans .....	222 992 97
Actual cash in hand at head office .....	610 28
Cash on deposit in Standard Bank, Toronto .....	45 95
Interest due and accrued .....	8,373 73
Premiums outstanding (net) .....	5,257 80
Premiums deferred (net) .....	8 323 79
Bills receivable .....	3,500 00
Office furniture (not extended) \$500 00	
Total assets .....	\$668,107 31
Subscribed capital stock uncalled .....	\$318,600 00

## Liabilities.

Re-insurance reserve (Om. (5) Table interest at 3½ per cent.) .....	\$601,178 09
Amount due bank (pro. notes) .....	16,000 00
Amount due auditors' fees, 1919 .....	100 00
Amount premiums paid in advance .....	2,295 13
Amount Provincial tax, 1919 premiums .....	1,767 00
Amount reserved for Income Tax .....	140 00
Interest paid in advance .....	1,800 00
Total liabilities .....	\$623,280 22
Capital stock paid up .....	\$35,400 00

## Receipts.

Cash balance on 31st December, 1918 (not extended), \$5,001.41.	
Amount received in cash for gross premiums .....	\$104,176 50
Amount received in cash for interest .....	34,521 43
Amount received for capital stock premium .....	8,500 00
Amount received for commission .....	530 83
Amount borrowed money (bank advance) .....	16,000 00
Amount received for payments on mortgages and other investments (not extended), \$117,994.93.	
Total receipts .....	\$163,728 76

## Expenditure.

## Expenses of management:

Cash paid for agents' commission and salaries .....	\$14,570 56
" fuel and light .....	9 24
" medical fees .....	2,374 00
" interest, discount or exchange .....	61 76

Cash paid for statutory assessment and license fee .....	\$71 63
“ travelling expenses .....	1,669 61
“ rent .....	1,200 00
“ salaries and auditors’ fees .....	10,792 34
“ taxes (Municipal and Government) .....	1,753 25
“ printing, stationery and advertising .....	570 85
“ postage, telegrams and express .....	339 23
“ other expenses .....	695 68
<hr/>	
Total expenses of management .....	\$34,108 15
Miscellaneous expenditure:	
Cash paid for claims which occurred prior to 1919 .....	14,000 00
“ claims which occurred during 1919 .....	14,000 00
“ re-insurance .....	3,206 19
“ surrender values .....	6,945 50
“ dividend to policyholder (on re-insurance) .....	337 21
“ matured endowments .....	11,000 00
“ investments (not extended), \$202,471.82.	
<hr/>	
Total expenditure .....	\$83,597 05
<hr/>	

MISCELLANEOUS.

	Number.		Amount.	
			\$	c.
Contracts in force 31st December, 1918 .....	2,257		3,024,896	00
Contracts taken during 1919.....	461		833,015	00
<hr/>				
Gross number and amount of contracts on foot at any time during 1919	2,718		3,857,911	00
<hr/>				
	Number.	Amount.		
Deductions:		\$ c.		
Contracts matured in 1919.....	16	25,000 00		
Contracts lapsed in 1919.....	76	99,410 00		
Contracts surrendered for which cash } values have been paid ..... }	43	48,232 00		
Amount by which various contracts still on } foot were reduced in 1919..... }	.....	2,666 00		
<hr/>				
Total deductions.....	135	175,308 00	135	175,308 00
<hr/>				
Number and amount of contracts on foot at 31st December, 1919 .....	2,583		3,682,603	00
Re-insured .....	.....		135,500	00
<hr/>				
Net number and amount of contracts on foot at 31st December, 1919* ..	2,583		3,547,103	00

\*All in Ontario.



LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			\$ c.	\$ c.
Allan, J. W. ....	Toronto .....	100	10,000 00	1,000 00
Begg, Geo. M. ....	" .....	100	10,000 00	1,000 00
Bick, John B. ....	" .....	5	500 00	50 00
Coutts, John. ....	Thamesville .....	5	500 00	50 00
Daly, F. W. ....	London .....	25	2,500 00	250 00
Daniel, C. D. ....	Toronto .....	5	500 00	50 00
Dodge, E. J. ....	" .....	35	3,500 00	350 00
Heggie, Dr. W. C. ....	" .....	10	1,000 00	100 00
Henderson, Rev. A. ....	Kipling, Sask. ....	200	20,000 00	2,000 00
Henderson, S. ....	Toronto .....	100	10,000 00	1,000 00
Lang, James. ....	" .....	100	10,000 00	1,000 00
McKnight, J. H. ....	" .....	50	5,000 00	500 00
McMahon, Dr. T. F. ....	" .....	250	25,000 00	2,500 00
McMillan, H. T. ....	" .....	15	1,500 00	150 00
McKee, Wm. ....	" .....	25	2,500 00	250 00
McEvoy, S. H. ....	Ames, Okla. ....	10	1,000 00	100 00
Reid, James. ....	Montreal .....	275	27,500 00	2,750 00
Reid, Mrs. Jas. ....	" .....	125	12,500 00	1,250 00
Shapley, W. H. ....	Toronto .....	100	10,000 00	1,000 00
Sherris, H. ....	" .....	5	500 00	50 00
Sutherland, H. ....	" .....	1,095	109,500 00	10,950 00
Sutherland, H. L. ....	" .....	500	50,000 00	5,000 00
Urquhart, D. ....	" .....	100	10,000 00	1,000 00
Urquhart, T. ....	" .....	100	10,000 00	1,000 00
Urquhart, T. & D. ....	" .....	50	5,000 00	500 00
Walton, J. M. ....	Aurora .....	150	15,000 00	1,500 00
Wenborne, Oscar ....	Santiago, Chile. ....	5	500 00	50 00
Totals .....	.....	3,540	354,000 00	35,400 00

POLICYHOLDERS' MUTUAL LIFE INSURANCE COMPANY.

Commenced business 21st April, 1909.

HEAD OFFICE, ROOM 503, TEMPLE BUILDING, TORONTO, ONT.

Names and addresses of the Directors and Officers for the year 1920.

Directors:

John J. Main .....	Toronto.
A. C. Pratt .....	Toronto.
A. W. Briggs .....	Toronto.
A. M. Featherston .....	Toronto.
A. D. Smith, M.D. ....	Mitchell.
S. J. Carter .....	Montreal.
Geo. H. Featherston .....	Montreal.
J. M. Faircloth .....	Toronto.
W. S. Verrall .....	Toronto.
F. D. Lawrence .....	Montreal.
H. Dempsey .....	Rednersville.

Officers:

John J. Main, President .....	Toronto.
A. C. Pratt, Vice-President .....	Toronto.
A. M. Featherston, General Manager and Secretary .....	Toronto.

Auditors:

A. C. Neff & Co. ....	Toronto.
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Authorized Capital, \$150,000; Subscribed Capital, \$109,900; Paid-up Capital, \$46,640; Paid in Advance of Call, \$15,570; Unpaid on Calls, \$1,900; Deposit at Provincial Treasury, \$25,000.

Statement for the Year Ended 31st December, 1919.

Assets.

Amount of mortgages .....	\$21,000 00
Amount of loans on Company's policies .....	16,287 90
Amount of Municipal Debentures and Canada War Loan Bonds (Alberta and Manitoba Government deposits) .....	40,047 04
Amount Canada War and Victory Loan Bonds (Ontario Government deposit, \$25,000.00) .....	75,072 85
Actual cash on hand at head office .....	\$8,009 31
Cash on deposit, Molson's Bank, Toronto .....	10,284 77
	18,294 08
Due by Provincial agents .....	3,347 98
Interest due or accrued and unpaid .....	2,208 44
Premiums outstanding .....	41,409 28
Supplies and advertising material (not extended) .....	\$1,400 00
Organization expense account (not extended) .....	8,498 66
Office furniture, fixtures and automobile (not extended) .....	2,099 63
	18,294 08
Total assets .....	\$217,667 57
Subscribed capital stock uncalled, less paid in advance of calls .....	\$61,360 00

**Liabilities.**

Re-insurance reserve (Hm. Table, interest at 4½ per cent.) .....	\$177,880 94
Sundry expense accounts .....	376 00
<b>Total liabilities to public .....</b>	<b>\$178,256 94</b>
<b>Capital stock paid up .....</b>	<b>\$46,640 00</b>

**Receipts.**

Cash balances at 31st December, 1918 (not extended), \$18,233.66.	
Gross premiums received in cash .....	\$98,160 26
Amount received for interest .....	8,762 81
Amount received from agent .....	25 00
Amount received from investments (not extended), \$5,000.	
<b>Total receipts .....</b>	<b>\$106,948 07</b>

**Expenditure.**

## Expenses of management:

Cash paid for agents' commission and salaries .....	22,456 00
" medical examination fees .....	2,860 89
" statutory assessment and license fee (Ontario) .....	69 83
" interest .....	39 73
" travelling expenses .....	865 54
" rent .....	1,270 04
" license fees, etc., other Provinces .....	1,105 52
" taxes (Municipal and Government—Ontario) .....	603 27
" salaries, directors' and auditors' fees .....	8,356 00
" printing, stationery and advertising .....	1,543 31
" postage, telegrams, express and telephone .....	473 43
" Manitoba general expenses .....	1,665 55
" other expenses .....	1,063 28
<b>Total expenses of management .....</b>	<b>\$42,372 39</b>

## Miscellaneous payments:

Cash paid for claims during 1919 .....	\$10,500 00
" re-insurance .....	9,739 58
" cash value policies surrendered .....	1,696 26
" debentures and other securities (not extended), \$43,072.85.	
" policy loans (not extended), \$3,670.82.	
" office furniture .....	835 75
<b>Total expenditure .....</b>	<b>\$65,143 98</b>



MISCELLANEOUS.				
			Number.	Amount.
Contracts in force, 31st December, 1918 .....			1,555	\$ 2,773,456 00
Contracts taken during 1919.....			521	c. 1,016,100 00
Gross number and amount of contracts on foot at any time during 1919			2,076	3,789,556 00
			Number.	Amount.
Deductions :				
Contracts matured in 1919.....			1	2,000 00
Contracts lapsed in 1919.....			123	195,500 00
Contracts terminated in 1919 .....			7	22,000 00
Not taken.....			13	25,000 00
Contracts for which cash values have been paid.....			5	7,000 00
Contracts exchanged.....			10	14,500 00
Death claims.....			8	8,500 00
			167	274,500 00
Less re-insurance cancelled.....				22,700 00
Total deductions extended .....			167	251,800 00
Gross number and amount of contracts on foot 31st December, 1919....			1,909	3,537,756 00
Less " " " re-insured.....				359,335 00
Net " " " on foot 31st December, 1919*...			1,909	3,178,421 00

LIST OF SHAREHOLDERS.				
Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
Acton, Jas.....	Toronto .....	10	\$ 1,000 00	\$ 300 00
Alguire, A. O. ....	Cornwall .....	10	1,000 00	300 00
Black, W. A. ....	Winnipeg, Man. ...	20	2,000 00	2,000 00
Bolster, L. E. ....	Sturgeon Falls...	5	500 00	150 00
Bonnick, Chas. ....	Toronto .....	10	1,000 00	300 00
Briggs, A. W. ....	" .....	20	2,000 00	600 00
Bull, M.....	Winnipeg .....	3	300 00	300 00
Burrows, F. J.....	Seaforth.....	2	200 00	200 00
Carley, A. D.....	Hamilton .....	10	1,000 00	300 00
Carter, S. J.....	Montreal .....	10	1,000 00	300 00
Chambers, W. J.....	Calgary .....	20	2,000 00	600 00
Chisholm, Dr. ....	Halifax.....	10	1,000 00	1,000 00
Clark, C. W. ....	Winnipeg .....	10	1,000 00	1,000 00
Cross, W. H.....	" .....	5	500 00	500 00
Conron, W. J.....	Toronto .....	1	100 00	30 00
Dempsey, H.....	Rednersville .....	50	5,000 00	500 00
Dickson, J. A. ....	Hamilton .....	10	1,000 00	300 00
Dickson, W. J.....	Toronto .....	10	1,000 00	300 00
Dow, Dr. Geo. ....	Owen Sound .....	5	500 00	150 00
Duke, Thos. ....	Vancouver .....	1	100 00	100 00
Dupuis, L. N. ....	Montreal .....	10	1,000 00	1,000 00
Faircloth, J. M.....	Toronto .....	10	1,000 00	300 00
Featherston, A. M.....	" .....	64	6,400 00	1,920 00
Featherston, A.....	" .....	25	2,500 00	1,550 00
Featherston, G. H.....	Montreal .....	50	5,000 00	1,500 00
Fortin, J. H., D.D.S.....	" .....	10	1,000 00	1,000 00
Gordon, G. W., D.D.....	Winnipeg .....	10	1,000 00	1,000 00
Gray, W. A.....	Smith's Falls....	5	500 00	150 00
Gunne, W. J. ....	Kenora .....	20	2,000 00	600 00

\*In Ontario, \$1,259,113.33

LIST OF SHAREHOLDERS.—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			\$ c.	\$ c.
Hammond, W. J. ....	Winnipeg .....	10	1,000 00	1,000 00
Hanna, A. S. ....	Perth .....	5	500 00	150 00
Hart, J. W. ....	Huntsville .....	5	500 00	150 00
Howell, J. ....	Welland .....	3	300 00	90 00
Irwin, J. R. ....	Cobourg .....	5	500 00	150 00
Kerr, Dr. R. Ashton. ....	Montreal. ....	10	1,000 00	1,000 00
Lawrence, Fred. D. ....	Montreal. ....	20	2,000 00	2,000 00
Leslie, John .....	Montreal. ....	2	200 00	200 00
Locker, F. B. ....	Montreal. ....	10	1,000 00	1,000 00
Logie, W. ....	Sarnia .....	5	500 00	150 00
McArthur, Jas. O. ....	Toronto .....	5	500 00	150 00
McBain, John. ....	Montreal .....	50	5,000 00	1,500 00
McGuire, Dr. G. C. ....	Vancouver .....	1	100 00	100 00
McIntosh, D. J. ....	Vankleek Hill. ....	10	1,000 00	300 00
McKenzie, B. E. ....	Toronto .....	90	9,000 00	2,700 00
Main, J. J. ....	" .....	50	5,000 00	1,500 00
Mann, Jas. ....	Renfrew .....	5	500 00	150 00
Marquis, J. A. ....	Brantford .....	5	500 00	150 00
Mathers, W. E. ....	Stirling .....	30	3,000 00	.....
Montgomery, T. ....	Winnipeg. ....	20	2,000 00	2,000 00
Morin, Victor. ....	Montreal .....	5	500 00	500 00
Murdoff, Dr. H. M. ....	Winnipeg .....	10	1,000 00	1,000 00
Palmer, John W. ....	Montreal. ....	10	1,000 00	1,000 00
Pattee, F. J. ....	Hawkesbury .....	5	500 00	150 00
Parkes, G. H. ....	Toronto .....	10	1,000 00	300 00
Peck & Son .....	Gananoque .....	10	1,000 00	300 00
Pratt, A. C. ....	Toronto .....	50	5,000 00	1,500 00
Rogers, D. ....	London .....	4	400 00	120 00
Savage, J. ....	Guelph .....	2	200 00	60 00
Shaw, W. H. ....	Toronto .....	10	1,000 00	300 00
Short, A. L. ....	Kingston .....	10	1,000 00	300 00
Sinclair, D. J. ....	Woodstock .....	5	500 00	150 00
Sinclair, J. ....	Gananoque .....	2	200 00	60 00
Small, Dr. H. B. ....	Ottawa .....	20	2,000 00	600 00
Smith, Dr. A. D. ....	Mitchell .....	10	1,000 00	1,000 00
Smith, S. ....	Winnipeg. ....	2	200 0	200 00
Smith & Johnston .....	Ottawa .....	20	2,000 00	600 00
Verrall, W. S. ....	Toronto .....	20	2,000 00	600 00
Walker, F. W. ....	" .....	20	2,000 00	600 00
Walker, W. ....	Niagara Falls ...	5	500 00	150 00
Walton, G. A. ....	Toronto .....	35	3,500 00	1,050 00
White, W. G. ....	Winnipeg. ....	10	1,000 00	1,000 00
Wilson, E. L. (Miss) .....	Toronto .....	20	2,000 00	600 00
Workman, Mark .....	Montreal. ....	10	1,000 00	1,000 00
Wylks, G. W. ....	Kingston .....	5	500 00	150 00
Young, Frank .....	Hoard's Station ..	10	1,000 00	300 00
Young, G. S. ....	Prescott .....	2	200 00	60 00
Young, S. ....	Toronto .....	10	1,000 00	300 00
Totals .....	.....	1,099	109,900 00	\$46,640 00

# RECAPITULATION

OF

Assets, Liabilities, Receipts and Expenditures  
of Life Insurance Companies



LIFE INSURANCE COMPANIES.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Name of Company.	Policy Loans.		Mortgages.		Municipal Debentures, Government and other securities.		Interest accrued.		Cash.		Premiums outstanding (net).		Deferred premiums (net).		Agents' balances.		Bills Receivable.		Totals.		Office furniture, etc (Not extended).		Subscribed capital uncalled, less paid in advance.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Equity Life.....	55,344	35	322,658	44	222,592	97	8,373	73	656	23	5,257	80	8,323	79	.....	.....	3,500	00	668,107	31	500	00	318,600	00
Policyholders' Mutual Life .....	16,287	90	21,000	00	115,119	89	2,208	44	18,294	08	41,409	28	.....	.....	3,347	98	.....	.....	217,667	57	*11,998	29	61,369	00
Totals .....	111,632	25	344,658	44	338,112	86	10,582	17	18,950	31	46,667	08	8,323	79	3,347	98	3,500	00	885,774	88	12,498	29	379,960	00

\*Supplies on hand \$1,400.00; advances and organization expenses, \$8,498.66. Motor Cars, \$750.00. Office furniture, \$1,349.63.  
The Government deposits at date of publication are as follows: Equity Life, \$33,500; Policyholders' Mutual Life, \$25,000.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Name of Company.	Re-insurance reserve.		Advance premiums.		Provincial tax on premiums.		Unpaid losses.		Borrowed money.		Other liabilities.		Total liabilities except paid-up capital stock.		Paid-up capital stock.		Calls on capital stock unpaid.		No. of policies in force.		Net amount at risk.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.			\$	c.
Equity Life.....	a	601,178	09	2,295	13	1,767	00	.....	16,000	00	2,040	00	623,280	22	25,400	00	.....	.....	2,583		3,547,108	00
Policyholders' Mutual Life .....	b	177,880	94	.....	.....	.....	.....	.....	.....	.....	376	00	178,256	94	46,640	00	1,900	00	1,909		3,178,421	00
Totals .....		779,059	03	2,295	13	1,767	00	.....	16,000	00	2,416	00	801,537	16	82,040	00	1,900	00	4,492		6,725,524	00

a Om. (5) table 3½ per cent.  
b Hm. 4½ per cent.      The Government deposits at date of publication are as follows: Equity Life, \$33,600; Policyholders' Mutual Life, \$25,000.

LIFE INSURANCE.—Continued.  
INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Name of Company.	Gross premiums.		Interest.		Premiums on capital stock.		Borrowed Money.		All other.		Total.	Policy Loans re-paid.		From securities (not extended).		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	\$	c.	\$	c.	
Equity Life.....	104,176	50	34,521	43	8,500	00	16,000	00	530	83	163,728	76	8,458	53	109,536	40
Policyholders' Mutual Life .....	98,160	26	8,762	81	.....	.....	.....	.....	25	00	106,948	07	.....	.....	5,000	00
Totals.....	202,336	76	43,284	24	8,500	00	16,000	00	555	83	270,676	83	8,458	53	114,536	40

EXPENDITURES FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Name of Company.	Expenses of Management.										Claims.	Surrender values paid.	Advanced to agents.	Re-insurance.	Other expenditure.	Total.	Loans on Policies.	Invested (not extended).
	Agents' Commission and salary.	Salaries and auditors' fees.	Statutory assessment and license fee.	Medical fees.	All other.	Total expenses of management.	\$	c.	\$	c.	\$	\$	\$	\$	\$	\$	\$	\$
Equity Life.....	14,570	56	71	2,374	6,299	34,108	15	28,000	6,945	3,206	19	.....	.....	83,597	21	83,597	05	182,593
Policyholders' Mutual Life .....	22,456	00	69	2,860	8,629	42,372	39	10,500	1,696	9,739	58	.....	.....	835	75	65,143	98	82,43,072
Totals.....	37,026	56	141	5,234	14,929	76,480	54	38,500	8,641	12,945	77	.....	.....	12,172	96	148,741	03	225,666

(a) Matured Endowments, \$11,000.00.





# Joint Stock Fire Insurance Companies

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Year ending 31st December, 1919

MERCHANTS' FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO.

Commenced business 19th January, 1898.

Names and addresses of the Directors and Officers for the year 1920.

Directors:

R. E. Gibson .....	Toronto.
G. S. Ryerson, M.D. ....	Toronto.
John H. C. Durham .....	Bond Lake.
N. H. Stevens .....	Chatham.
J. R. Durham, M.D. ....	Warren, Pa.
Wm. Prendergast .....	Toronto.
B. P. Corey .....	Petrolia.
R. H. Greene .....	Toronto.
J. W. Scott .....	Listowel.
W. S. Dingman .....	Toronto.

Officers:

R. E. Gibson, President .....	Toronto.
G. S. Ryerson, M.D., 1st Vice-President .....	Toronto.
John H. C. Durham, 2nd Vice-President and Gen. Mgr. ....	Bond Lake.

Auditors:

A. J. Walker, C.A. ....	Toronto.
Rutherford Williamson, C.A. ....	Toronto.

Authorized capital, \$500,000.00.

Subscribed capital, \$300,000.00; Paid-up capital, \$150,000.00.

Securities deposited in the Treasury of Ontario, \$116,568.68.

Statement for the Year Ended 31st December, 1919.

Assets.

Cash value of real estate (office building, 86 Adelaide St. East) .....	\$50,000 00
Municipal and Provincial Governments debentures (part-Government deposit) .....	203,093 35
Loan and Trust Companies' debentures (part-Government deposit) .....	58,500 13
War Loan .....	72,000 00
Mortgages .....	164,500 00
Cash at head office .....	\$2,139 25
“ on deposit in Union Bank .....	1,142 86
“ on deposit in Royal Bank .....	23,407 42
“ on deposit Canada Permanent Mortgage Corporation ....	3,594 41
	<hr/>
	30,283 94

Interest due and accrued .....	\$5,768 41
Cash in agents' hands acknowledged by them and considered good .....	19,210 42
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force 31st December, 1919 .....	5,592 76
<b>Total assets .....</b>	<b>\$608,949 01</b>
<b>Subscribed capital stock uncalled .....</b>	<b>\$150,000 00</b>

### Liabilities.

Amount of losses supposed or reported .....	\$4,000 00
Amount required to re-insure all outstanding fire risks, being 50 per cent. of gross premiums on all policies in force at 31st December, 1919 .....	315,329 13
Commission .....	4,000 00
<b>Total liabilities, except capital stock .....</b>	<b>\$323,329 13</b>
<b>Capital stock paid up in cash .....</b>	<b>\$150,000 00</b>

### Receipts.

Cash balance at 31st December, 1918 (not extended), \$26,621.68.	
Gross premiums received in cash .....	\$414,829 13
Received for interest .....	22,779 26
"    rents .....	5,160 00
"    commission on re-insurance .....	1,404 29
"    re-insurance on policies become claims .....	2,195 12
"    endorsement fees .....	263 01
"    debentures, mortgages and other securities (not extended), \$22,281.32.	
<b>Total .....</b>	<b>\$446,630 81</b>

### Expenditure.

Expenses of management:	
Paid for law costs .....	\$110 00
"    light .....	99 93
"    interest, discount and exchange .....	1,420 03
"    commission to agents, salaries and bonus .....	96,322 80
"    office furniture and Goad's plans .....	1,687 25
"    rent and taxes (municipal and government) .....	12,996 32
"    statutory assessment and license .....	462 66
"    stationery, printing and advertising .....	9,882 77
"    travelling expenses .....	1,839 21
"    postage, telegrams and express .....	1,328 52
"    investigation and adjustment of claims .....	1,928 35
"    salaries, directors' and auditors' fees .....	33,951 00
"    building expenses account .....	2,639 03
"    other expenses .....	1,754 76
<b>Total expenses of management .....</b>	<b>\$166,422 63</b>



Miscellaneous payments:

Amount paid for losses which occurred prior to 1919 .....	\$9,278 61
“ losses which occurred during the year 1919 .....	135,237 79
“ re-insurance .....	7,025 83
“ rebate .....	2,477 12
“ dividends .....	15,000 00
“ debentures, mortgages and other securities (not extended) .....	\$129,807 89
Total .....	\$335,441 98

CURRENCY OF FIRE INSURANCE CONTRACTS.

	One year or less.	Three years.	Total.
Amount covered by policies in force 31st Decem- ber, 1919 .....	\$ c. 18,691,078 00	\$ c. 51,208,689 00	\$ c. 69,899,767 00
Re-insurance.			
Of the foregoing risks there were re-insured....	497,675 00	518,037 00	1,015,712 00
Net risks actually carried by the Company at 31st December, 1919.....	18,193,403 00	50,690,652 00	68,884,055 00

MISCELLANEOUS.

Movements in Fire Insurance Contracts.	Number.	Amount.
Policies in force 31st December, 1918 .....	49,647	\$ c. 57,701,263 00
Taken during the year 1919, new and renewed.....	35,748	47,081,430 00
Gross number and amount in force at any time during 1919.....	85,395	104,782,693 00
Deduct expired and cancelled during 1919.....	28,407	34,882,926 00
In force at 31st December, 1919* .....	56,988	69,899,767 00

\*All in Ontario.

## LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1919.

Name.	Address.	No. of shares.	Amount subscribed for.	Amount paid up.
			\$	\$ c.
Abell, Henry .....	Toronto .....	10	500	250 00
Adams, James .....	Toronto .....	5	250	125 00
Adams, Mrs. M. ....	" .....	35	1,750	875 00
Adams, W. J. ....	Brooklin .....	10	500	250 00
Agar, C. J. ....	Toronto .....	10	500	250 00
Agnew, Thos. J. ....	Prince Albert, Sask. ....	25	1,250	625 00
Allen, T. A. ....	Toronto .....	10	500	250 00
Alexander & Cable Co., Ltd. ....	Toronto .....	20	1,000	500 00
Andrews, E. B. ....	Toronto .....	10	500	250 00
Armstrong, Wm. ....	Niagara-on-the-Lake. ....	10	500	250 00
W. T. Atkinson Estate .....	Toronto .....	10	500	250 00
Alexander, John. ....	" .....	12	600	300 00
Beck, The C., Mfg. Co. Ltd. ....	Penetanguishene. ....	20	1,000	500 00
Bedford, E. Hope. ....	Oshawa. ....	20	1,000	500 00
Bell, W. N. ....	Paris. ....	10	500	250 00
Brown, John .....	Carleton Place. ....	5	250	125 00
Burch, George. ....	St. Catharines .....	20	1,000	500 00
Brayley, J. E. ....	Toronto .....	20	1,000	500 00
Chantler, Thomas .....	" .....	10	500	250 00
Clancy, Miss H. ....	" .....	10	500	250 00
Cleghorn, W. W. ....	Wellesley. ....	10	500	250 00
Coatsworth, Alan. ....	Toronto. ....	6	300	150 00
Connor, F. E., M.D. ....	Shelbrook, Sask. ....	2	100	50 00
Conway, Mrs. Howard B. ....	Markham. ....	10	500	250 00
Corey, Bloss P. ....	Petrolea .....	100	5,000	2,500 00
Cox, Mrs. Annie L. ....	Davisville. ....	3	150	75 00
Cressman, Noah. ....	New Hamburg .....	10	500	250 00
Curtis, Frank. ....	Toronto .....	10	500	250 00
Carolán, James. ....	" .....	5	250	125 00
Carleton, E. M. ....	" .....	40	2,000	1,000 00
Davis, Ammon. ....	" .....	100	5,000	2,500 00
Deitch, J. E. ....	" .....	26	1,300	650 00
Dufton & Sons. ....	Stratford. ....	5	250	125 00
Durham, Ann Angus. ....	Bond Lake. ....	100	5,000	2,500 00
Durham, James R., M.D. ....	Warren, Pa. ....	260	13,000	6,500 00
Durham, J. H. C. ....	Bond Lake. ....	820	41,000	20,500 00
Dingman, W. S. ....	Stratford. ....	100	5,000	2,500 00
Edmonds, Charles E. ....	Toronto .....	10	500	250 00
Field, J. M. ....	Goderich .....	5	250	125 00
Forster, A. I. ....	Toronto .....	10	500	250 00
Fraser, D. B., M.D. ....	Stratford .....	10	500	250 00
Froude, Geo. A. ....	Toronto .....	4	200	100 00
Froude, Mrs. Jennie .....	" .....	4	200	100 00
Fuller, Anna E. ....	Windsor .....	20	1,000	500 00
Ghent, Chas. A. ....	Havelock .....	10	500	250 00
Gibson, Ralph E. ....	Toronto .....	400	20,000	10,000 00
Gray, Gertrude A. ....	" .....	3	150	75 00
Greene, R. H. ....	" .....	150	7,500	3,750 00
Greenizen, Isaac. ....	Petrolea. ....	5	250	125 00
Gearing, T. V. ....	Toronto .....	10	500	250 00
Guest, G. H. ....	" .....	2	100	50 00
Godbold, Mrs. I. ....	" .....	2	100	50 00
Gordon, Geo. A. ....	" .....	5	250	125 00
Hastie, Robert. ....	" .....	50	2,500	1,250 00
Heck, B. ....	" .....	55	2,750	1,375 00
Herriman, W. C., M.D. ....	Orillia. ....	10	500	250 00
Hetrick, Mrs. M. ....	Toronto .....	60	3,000	1,500 00
Hicks, Mrs. Catharine. ....	" .....	35	1,750	875 00
Hicks, Miss K. ....	" .....	5	250	125 00
Hillock, Frank. ....	" .....	10	500	250 00
Hogg, David. ....	Perth .....	20	1,000	500 00
Hope, Mrs. ....	Edmonton, Alta. ....	5	250	125 00

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1919.—*Continued.*

Name.	Address.	No. of Shares.	Amount subscribed for.	Amount paid up.
			\$	\$ c.
Hughes, S. N.....	Toronto .....	10	500	250 00
Hill, David .....	Richmond Hill.....	22	1,100	550 00
Hill, Mrs. Elizabeth.....	" .....	5	250	125 00
Harniman, A. L.....	Toronto .....	4	200	100 00
Hall, W. Geo.....	" .....	20	1,000	500 00
Ireland, J. G.....	Harriston.....	5	250	125 00
Innes, Wm.....	Richmond Hill.....	4	200	100 00
Joynt, John .....	Lucknow .....	5	250	125 00
Johnston, A. J.....	Toronto .....	4	200	100 00
Johnston, Isabella.....	" .....	12	600	300 00
Kearns, Jas. F.....	Kinistino, Sask.....	4	200	100 00
Knight, Albert E. and Clara.....	Toronto.....	30	1,500	750 00
Keenan, Wm., Estate.....	" .....	10	500	250 00
Ketcheson, H. F.....	Belleville .....	20	1,000	500 00
Legge, Wm. H.....	Jefferson.....	100	5,000	2,500 00
MacNamara, C. C. ....	Toronto.....	5	250	125 00
Magee, Harold W.....	" .....	27	1,350	675 00
Maher, J. D.....	" .....	6	300	150 00
Marshall, George, Estate.....	" .....	10	500	250 00
Mellow, S. J., M.D.....	Port Perry .....	10	500	250 00
Merner, Absolom.....	Alliston .....	10	500	250 00
Mitchell, W. G.....	Toronto .....	307	15,350	7,675 00
Morrill, Robert .....	Harriston.....	4	200	100 00
Munro, Hugh; M.P.P.....	Alexandria .....	20	1,000	500 00
Munroe, Geo. A.....	Saskatoon, Sask.....	10	500	250 00
Munroe, M. J. ....	Edmonton, Alta .....	10	500	250 00
Munroe, Wm. ....	Toronto .....	20	1,000	500 00
Mansell, Wm.....	" .....	10	500	250 00
Maxwell, H.....	" .....	12	600	300 00
Musson, E. J.....	Weston .....	5	250	125 00
MacDonald, A. G. F. ....	Alexandria .....	5	250	125 00
McCaw, W. H.....	Port Perry .....	5	250	125 00
McCormack, Major Carson .....	Toronto .....	50	2,500	1,250 00
Macdonald, Jessie.....	Carleton Place.....	5	250	125 00
McDonald, P. A.....	Penetanguishene.....	10	500	250 00
McDougall, Mrs. Anna E.....	North Bay.....	5	250	125 00
McKerrigan, Annie F.....	Toronto.....	10	500	250 00
McLennan, K., M.D.....	Alexandria .....	20	1,000	500 00
McLennan, Farquhar D. ....	Cornwall .....	50	2,500	1,250 00
McClelland, J. H.....	Brampton.....	2	100	50 00
McClure, R. H. ....	Toronto .....	50	2,500	1,250 00
McArthur, John C. ....	Rockside.....	10	500	250 00
Nelson, Robert .....	Toronto .....	5	250	125 00
Neale, C. W. Ross.....	" .....	5	250	125 00
Ostrum, I. B.....	Alexandria.....	20	1,000	500 00
Peine, Louis .....	New Hamburg .....	11	550	275 00
Plews, W. S. ....	Toronto .....	60	3,000	1,500 00
Prendergast, Wm.....	" .....	75	3,750	1,875 00
Purdy, W. T. ....	Kinistino, Sask .....	5	250	125 00
Pyke, Geo. J.....	Toronto.....	5	250	125 00
Purdy, A. S. ....	" .....	10	500	250 00
Pennell, Margaret .....	" .....	2	100	50 00
Pickering, Mrs. Margaret.....	Burlington.....	20	1,000	500 00
Ratz, A. E.....	Tavistock.....	10	500	250 00
Reiner, J. G.....	Wellesley.....	20	1,000	500 00
Ryan, G. B. ....	Guelph .....	10	500	250 00
Ryerson, Capt. Eric E.....	Toronto .....	88	4,400	2,200 00
Ryerson, G. Sterling .....	" .....	120	6,000	3,000 00
Robertson, Thos., Estate .....	" .....	140	7,000	3,750 00
Robertson, E. A.....	Stratford.....	4	200	100 00
Robinson, Charles W.....	Toronto.....	8	400	200 00
Rous, Clara Clark .....	" .....	4	200	100 00



LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1919.—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed for.	Amount paid up in cash.
			\$	\$ c.
Ryerson, Mary A., Estate .....	Toronto .....	80	4,000	2,000 00
Schaefer, H. M. ....	Milverton.....	5	250	125 00
Scott, J. W. ....	Listowel .....	200	10,000	5,000 00
Smith, A. Dalton, M.B .....	Mitchell.....	20	1,000	500 00
Snugs, A. ....	Los Angeles, Cal.....	5	250	125 00
Stevens, N. H.....	Chatham .....	25	1,250	625 00
Sterling Realty Corporation Ltd.	Toronto.....	160	8,000	4,000 00
Sutherland, R. W.....	" .....	2	100	50 00
Stewart, C. G. ....	Edmonton, Alta.....	16	800	400 00
Stewart, Miss M. E.....	Toronto .....	20	1,000	500 00
Taylor, Miss Del.....	" .....	20	1,000	500 00
Trall, Florence E., Mrs.....	" .....	20	1,000	500 00
Unser, William, Estate.....	" .....	12	600	300 00
Vogan, S. W. ....	Walkerton.....	5	250	125 00
Villiers, R. J.....	Toronto .....	8	400	200 00
Vaisey, E. ....	" .....	20	1,000	500 00
Walker, Albert J.....	" .....	12	600	300 00
Walker, E. C. ....	" .....	10	500	250 00
Ward, T. S., Estate Ex.....	Lindsay .....	2	100	50 00
Warden, Gilbert T. ....	Toronto .....	20	1,000	500 00
Wilkinson, W. B., Estate.....	Toronto .....	4	200	100 00
Witton, J. G.....	Hamilton .....	5	250	125 00
Wythe, Fred. P. ....	Toronto .....	725	36,250	18,125 00
Wythe, Reba Crammond.....	" .....	120	6,000	3,000 00
Walker, Raymond.....	" .....	5	250	125 00
Whaley, J. M.....	" .....	10	500	250 00
Wilcox, T. J. ....	Sault Ste. Marie .....	40	2,000	1,000 00
Ward, James, Estate .....	Stratford .....	2	100	50 00
Walker, Mrs. I. F.....	Fort William .....	60	3,000	1,500 00
Weston, Mrs. Mercy C.....	Toronto.....	5	250	125 00
Wright, A. R. ....	" .....	8	400	200 00
Totals .....	.....	6,000	\$300,000	\$150,000 00

QUEEN CITY FIRE INSURANCE COMPANY.

HEAD OFFICE, 32 CHURCH STREET, TORONTO.

Commenced business 1st July, 1871.

Names and addresses of the Directors and Officers for the year 1920.

Directors:

Alfred Wright .....	Toronto.
Jos. Walmsley .....	Toronto.
Albert E. Blogg .....	Toronto.
Chas. M. Horswell .....	Toronto.
F. E. Dingle .....	Toronto.

Officers:

Alfred Wright, President .....	Toronto.
Joseph Walmsley, Vice-President .....	Toronto.
Hugh F. Crighton, Secretary ..	Toronto.

Auditors:

A. C. Neff, F.C.A. ....	Toronto.
Oscar Hudson, A.C.A. ....	Toronto.

Authorized Capital, \$250,000; Subscribed Capital, \$100,000; Paid-up, \$100,000; Securities deposited in Treasury of Ontario, \$35,893.33, par value.

Statement for the Year Ended 31st December, 1919.

Assets.

Value of real estate, Head Office Building, 32 Church Street, Toronto .....	\$72,000 00
Mortgages .....	28,825 00
Municipal and Provincial Government and Loan Company debentures and other securities (Government deposit, \$32,279.51) .....	119,506 00
Dominion of Canada War Loan .....	246,212 50
Cash on hand, head office .....	\$8,504 77
Cash on deposit in Dominion Bank, Toronto .....	6,549 01
Cash on deposit, Imperial Bank, Toronto .....	11,785 74
	26,839 52
Agents' balances .....	12,023 92
Interest accrued and unpaid .....	3,277 16
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force at 31st December, 1919 .....	15,853 50
Goad's plans (not extended) .....	\$2,386 62
All other .....	269 31
Total assets .....	\$524,806 91

**Liabilities.**

Amount of reported losses under adjustment .....	\$3,550 82
All other, including accrued war tax .....	679 20
Unearned premiums, being 50 per cent. of gross premiums on all policies in force at 31st December, 1919 .....	127,812 38
Total liabilities, except capital stock .....	<u>\$132,042 40</u>
Capital stock paid up in cash .....	<u>\$100,000 00</u>

**Cash Receipts.**

Cash balance at 31st December, 1918 (not extended) .....	\$26,550 45
Gross premium received in cash .....	\$139,465 50
Received for interest .....	26,124 73
Rents .....	6,303 45
Commission .....	1,886 26
Re-insurance on policies become claims .....	4,517 05
Re-insurance adjusting expenses .....	101 39
Re-insurance premiums (refund by cancellation) .....	164 37
Borrowed money .....	10,000 00
Investment account (not extended) .....	\$127,735 40
Total .....	<u>\$188,562 75</u>

**Expenditure.****Expenses of management:**

Paid for commission and agents' bonus .....	\$31,893 18
“ salaries, directors' and auditors' fees .....	9,205 00
“ rent and taxes (municipal and government) .....	6,342 40
“ statutory assessment and license fee .....	306 90
“ stationery, printing and advertising .....	743 09
“ travelling expenses .....	582 57
“ postage, telegrams and express .....	602 00
“ investigation and adjustment of claims .....	1,281 07
“ building expenses account .....	3,240 71
“ other expenditure .....	295 33
Total expenses of management .....	<u>\$54,492 25</u>

**Miscellaneous payments:**

Amount paid for losses which occurred prior to 1919 .....	\$2,994 15
“ losses which occurred during 1919 .....	48,890 57
“ re-insurance premiums .....	18,121 38
“ rebates .....	11,942 61
“ of dividends to shareholders .....	25,000 00
“ repayment of borrowed money .....	10,000 00
“ invested (not extended) .....	\$144,568 12
Total expenditure .....	<u>\$171,440 96</u>



CURRENCY OF FIRE INSURANCE CONTRACTS.

Gross amount in force 31st December, 1919.	One year or less.	Three years.	Total.
	\$	\$	\$
Amount covered by policies in force 31st Dec., 1919.....	5,884,627	19,518,863	25,403,490
Re-insurance.			
Of the foregoing risks there were re-insured.....	1,600,673	4,992,164	6,592,837
Net risks in force 31st December, 1919.....	4,283,954	14,526,699	18,810,653

MOVEMENT IN FIRE INSURANCE CONTRACTS.

Fire Risks.	Number.	Amount.
		\$
Policies in force 31st December, 1918.....	53,652	35,921,950 00
Taken during the year 1919 new and renewed.....	9,811	13,333,510 00
Totals.....	63,463	49,255,460 00
Deduct expired and cancelled during 1919.....	33,980	23,851,970 00
* In force at 31st December, 1919.....	29,483	25,403,490 00

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1919.

Name.	Residence.	No. Shares.	Amount Subscribed.	Amount paid up in cash.
London & Lancashire Fire Insurance Company.....	London, Eng.....	1,900	\$ 95,000	\$ 95,000
Horsewell, Chas. Milton.....	Toronto .....	20	1,000	1,000
Blogg, Albert E.....	" .....	20	1,000	1,000
Wright, Alfred.....	" .....	20	1,000	1,000
Dingle, Frank E.....	" .....	20	1,000	1,000
Walmsley, Joseph.....	" .....	20	1,000	1,000
Totals .....	.....	2,000	100,000	100,000

\* In Ontario, amount \$25,232,490 00

RECAPITULATION  
OF  
Assets, Liabilities, Receipts and Expenditure of  
Joint Stock Fire Insurance Companies

JOINT STOCK FIRE INSURANCE COMPANIES.  
ASSETS FOR THE YEAR ENDING 31ST OF DECEMBER, 1919.

Name of Company.	Real Estate.		Bonds, mortgages and other investments.		Loans on stocks and debentures.		Unearned part 50% of premiums paid for re-insurance at 31st Dec., 1919.		Interest accrued.		Cash.		Agents' balance.		Re-insurance on losses.		All other assets.		Total assets.		Good's plans, office furniture, etc. (not extended).		Subscribed capital stock uncalled.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Merchants' .....	50,000	00	498,095	48	.....	.....	5,592	76	5,768	41	30,283	94	19,210	42	.....	.....	608,949	01	.....	.....	.....	.....	150,000	00
Queen City .....	72,000	00	394,543	50	.....	.....	15,853	50	3,277	16	26,839	52	12,023	92	.....	.....	524,806	91	.....	.....	2,386	62	.....	.....
Totals.....	122,000	00	892,636	98	.....	.....	21,446	26	9,045	57	57,123	46	31,234	34	.....	.....	1,133,755	92	.....	.....	2,386	62	.....	.....

Government deposits are as follows:—Merchants', \$116,568.68; Queen City, \$35,893.33.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Name of Company.	Unpaid losses.		Unearned premiums.		Commission.		All other liabilities.		Total liabilities except paid-up capital stock.		Paid-up capital stock.		Number of policies in force.		Net amount at risk.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.			\$	c.
Merchants' .....	4,000	00	315,329	13	4,000	00	.....	.....	323,329	13	150,000	00	56,988	.....	68,884,055	00
Queen City .....	3,550	82	127,812	38	.....	.....	679	20	132,042	40	100,000	00	29,483	.....	18,810,653	00
Totals.....	7,550	82	443,141	51	4,000	00	679	20	455,371	53	250,000	00	86,471	.....	87,694,708	00



JOINT STOCK FIRE INSURANCE COMPANIES.  
INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Name of Company.	Gross premiums.	Interest and dividends.	Rent.	Re-insurance on losses.	Extra premiums, fees, etc.	Commission.	Re-insurance cancelled and adjustment expenses.	Other.	Total.	From investments (Not extended).
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Merchants' .....	414,829 13	22,779 26	5,160 00	2,195 12	263 01	1,404 29	.....	.....	446,630 81	22,281 32
Queen City .....	139,465 50	26,124 73	6,303 45	4,517 05	.....	1,886 26	265 76	* 10,000 00	188,562 75	127,735 40
Totals.....	554,294 63	48,903 99	11,463 45	6,712 17	263 01	3,290 55	265 76	10,000 00	635,193 56	150,016 72

\* Borrowed.

EXPENDITURES FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Name of Company.	Expenses of Management.										Losses.	Re-insurance premiums.	Rebate.	Dividends.	Loan repayment	All other.	Total.	Invested (not extended).
	Commission.	Salaries, Directors, and Auditors' fees.	Rent and Taxes (municipal and government)	Law Costs.	Ontario Statutory assessment and fees.	Expenses on building.	All other expenses.	Total expenses of management.										
Merchants' .....	\$ 96,322 80	\$ 33,951 00	\$ 12,996 32	\$ 110 00	\$ 462 66	\$ 2,639 03	\$ 19,940 82	\$ 166,422 63	\$ 144,516 40	\$ 7,025 83	\$ 2,477 12	\$ 15,000 00	\$ 25,000 00	\$ 10,000 00	\$ 335,441 98	\$ 129,807 89		
Queen City .....	\$ 31,893 18	\$ 9,205 00	\$ 6,342 40		\$ 306 90	\$ 3,240 71	\$ 3,504 06	\$ 54,492 25	\$ 51,884 72	\$ 18,121 38	\$ 11,942 61	\$ 25,000 00		\$ 10,000 00	\$ 171,440 96	\$ 144,568 12		
Totals .....	\$ 128,215 98	\$ 43,156 00	\$ 19,338 72	\$ 110 00	\$ 769 56	\$ 5,879 74	\$ 23,444 88	\$ 220,914 88	\$ 196,401 12	\$ 25,147 21	\$ 14,419 73	\$ 40,000 00		\$ 10,000 00	\$ 506,882 94	\$ 274,376 01		



# Cash-Mutual Fire Companies

## ASSETS AND LIABILITIES ; INCOME AND EXPENDITURE.

Cash Mutuals may be distinguished into (A) those having no joint stock capital, (B) those having a joint stock capital.

### A.

The Economical Mutual Fire Insurance Company.  
The Gore District Mutual Fire Insurance Company.  
The Perth Mutual Fire Insurance Company.  
The Waterloo Mutual Fire Insurance Company.

### B.

The Fire Insurance Exchange Corporation, Stock and Mutual.  
Hand-in-Hand Insurance Company, Mutual and Stock.  
The Millers' and Manufacturers' Insurance Company, Mutual and Stock.  
The Monarch Fire Insurance Company, Cash Mutual and Stock.  
The Wellington Fire Insurance Company, Mutual and Stock.





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# A.—Cash-Mutual Fire Companies

HAVING NO JOINT STOCK CAPITAL

ASSETS AND LIABILITIES: INCOME AND EXPENDITURE.

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THE ECONOMICAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KITCHENER, ONT.

Commenced business 28th October, 1871.

Names and addresses of the Directors and Officers for the year 1920.

Directors:

John Fennell .....	Kitchener.
Geo. C. H. Lang .....	Kitchener.
W. H. Schmalz .....	Kitchener.
L. J. Breithaupt .....	Kitchener.
H. G. Lackner .....	Kitchener.
H. L. Janzen .....	Kitchener.
P. S. Lautenschlager .....	Kitchener.
Hartman Krug .....	Kitchener.
George Pattinson .....	Preston.

Officers:

John Fennell, President .....	Kitchener.
George C. H. Lang, Vice-President .....	Kitchener.
W. H. Schmalz, Manager and Secretary-Treasurer. ....	Kitchener.

Auditors:

J. M. Scully, F.C.A. ....	Kitchener.
J. A. Law .....	Kitchener.

Unassessed premium note capital, \$203,993.11.    Securities deposited at Provincial Treasury, \$50,000.

Statement for the Year Ended 31st December, 1919.

Assets.

Cash value of real estate .....	\$60,000 00
Amount of mortgages on real estate .....	173,135 00
Amount of debentures and Canada War Loan (Ontario Government deposit) .....	501,860 93
Cash on hand at Head Office .....	\$8,785 79
Cash on deposit in Molsons Bank, Kitchener, Ont. (Deposit receipt, Ontario Government deposit) .....	312 53
Cash on deposit in Molsons Bank (Savings), Kitchener, Ont...	814 50
Cash on deposit to Company's credit in Merchants Bank Kitchener, Ont., current account .....	8,134 48
Cash on deposit in Royal Bank, Kitchener, Ont. ....	798 48
	<hr/>
	18,845 78



Amount unpaid of agents' balances .....	\$8,584 91
Amount of premium notes in force after deducting all payments thereon and assessments levied .....	203,993 11
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on cash system in force at 31st December, 1919 .....	13,978 81
Amount due for re-insurance on losses .....	54 00
Accrued interest .....	9,275 87
Office furniture and Goad's plans (not extended) .....	\$5,000 00
<b>Total assets .....</b>	<b>\$989,728 41</b>

### Liabilities.

Unearned premiums, being 50 per cent, gross premiums on all cash system policies in force at 31st December, 1919 .....	\$101,954 00
Amount of losses supposed or reported .....	125 33
<b>Total liabilities .....</b>	<b>\$102,079 33</b>

### Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$8,068 89
Cash received as fixed payments of 1919 .....	\$65,371 69
" premiums on cash system .....	126,610 77
" interest .....	32,194 74
" agents' balances of 1918 received in 1919 .....	7,381 21
" re-insurance on losses .....	6,425 54
" transfer fees .....	164 25
" additional premiums .....	1,802 21
" from sale real estate .....	70,000 00
" investment (not extended) .....	\$55,932 55
<b>Total receipts .....</b>	<b>\$309,950 41</b>

### Expenditure.

#### Expenses of management:

Amount paid for investigation and adjustment of claims and travelling expenses .....	\$1,773 82
" commission to agents .....	32,006 08
" statutory assessment and license fee .....	220 24
" fire marshal's tax .....	203 65
" printing, stationery, advertising, and Goad's plans ..	2,623 41
" salaries, directors' and auditors' fees .....	24,743 26
" postage, telephone, telegrams, express and exchange	1,552 74
" fuel, light and water .....	528 74
" taxes (municipal and government) .....	2,731 14
" law costs .....	387 23
" Bradstreet's, caretaker, repairs to building, bonds, laundry, and sundries .....	2,689 21
<b>Total expenses of management .....</b>	<b>\$69,459 52</b>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1919 .....	\$8,183 13
“ losses which occurred during 1919 .....	61,934 39
“ re-insurance .....	25,157 37
“ rebate, abatement, and returned premiums .....	11,797 22
“ donations to Patriotic, Salvation Army, Soldiers' and Great War Veterans' Funds .....	9,350 00
“ automobile (new) .....	1,200 00
“ investments (not extended) .....	\$168,024.44

Total expenditure ..... \$187,081 63

CURRENCY OF RISKS.

Amount covered by Policies in force, 31st December, 1919.

System	One year or less.	Three years.	Total.
Mutual .....	.....	\$5,640,100 00	\$5,640,100 00
Cash .....	\$5,419,351 00	17,581,603 00	23,000,954 00
Totals .....	\$5,419,351 00	\$23,221,703 00	\$28,641,054 00
<i>Re-insurance.</i>			
Cash .....	\$1,688,810 00	\$1,001,018 00	\$2,689,828 00
Net risks carried by Company, 31st De- cember, 1919 .....	\$3,730,541 00	\$22,220,685 00	\$25,951,226 00

MOVEMENT IN RISKS.

Fire Risks—Mutual System.		Number.	Amount.
Policies in force 31st December, 1918.....		3,008	\$5,548,775 00
Policies new and renewed during 1919.....		1,068	2,087,336 00
Gross number during 1919.....		4,076	\$7,636,111 00
Less expired and cancelled in 1919.....		1,121	1,996,011 00
Net risks in force on mutual system, 31st December, 1919....		2,955	\$5,640,100 00
Fire Risks—Cash System.		Number.	Amount.
Policies in force 31st December, 1918.....		17,340	\$21,751,779 00
Policies new and renewed during 1919.....		7,062	10,292,201 00
Gross number during 1919.....		24,402	\$32,043,980 00
Less expired and cancelled in 1919 .....		6,902	9,043,026 00
Net risks in force on cash system, 31st December, 1919 .....		17,500	\$23,000,954 00

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$338,761 92
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	203,993 11
Amount of premium notes received during the year 1919.....	124,261 05

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GALT.

Commenced business 10th October, 1839.

Names and addresses of the Directors and Officers for the year 1920.

Directors:

C. R. H. Warnock .....	Galt.
Charles Turnbull .....	Galt.
Robert Scott .....	Galt.
F. S. Jarvis .....	Galt.
A. E. Watson .....	Ayr.
Lincoln Goldie .....	Guelph.
W. K. George .....	Toronto.
J. N. MacKendrick .....	Galt.
James D. Allen .....	Galt.

Officers:

C. R. H. Warnock, President .....	Galt.
Charles Turnbull, Vice-President .....	Galt.
J. N. MacKendrick, Secretary-Treasurer .....	Galt.

Auditors:

George C. Easton .....	Galt.
Wm. Philip .....	Galt.

Unassessed premium note capital, \$220,214.00.

Securities in Treasury of Ontario, par value, \$50,000.00.

Statement for the Year Ended 31st December, 1919.

Assets.

Cash value of real estate .....	\$30,000 00
Loans secured by mortgages .....	98,966 66
Debentures (\$50,000 deposited with Ontario Government) and Dominion War Loan .....	648,279 59
Actual cash on hand at Head Office .....	\$3,412 01
Cash on deposit to the Company's credit, not drawn against in the following chartered bank:	
Merchants' Bank, agency at Galt .....	19,506 54
	<hr/>
	22,918 55
Cash in agents' hands .....	3,724 19
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	220,214 00
Amount of interest accrued .....	9,643 10
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of cash risks in force at 31st December, 1919.....	13,147 23
	<hr/>
Total assets .....	\$1,046,893 32



**Liabilities.**

Amount of supposed or reported loss .....	\$506 00
Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1919.....	139,751 66
Total liabilities .....	<u>\$140,257 66</u>

**Receipts.**

Cash balance at 31st December, 1918 (not extended).....	\$11,588.09
Cash received as fixed payments of 1919 .....	\$70,127 76
“ fixed payments for years prior to 1919 .....	1,965 40
“ premiums on cash system .....	163,305 50
“ agents' balances of 1918, received in 1919.....	3,043 61
“ interest (including rent) .....	39,059 14
“ re-insurance on losses .....	15,939 40
“ transfer fees .....	264 25
“ from mortgage and debenture investments (not extended) .....	\$75,502.46
Total receipts .....	<u>\$293,705 06</u>

**Expenditure.****Expenses of management:**

Amount paid for commission and bonus to agents .....	\$38,371 70
“ fuel and light .....	657 98
“ license fee and statutory assessment .....	262 32
“ fire marshal tax .....	272 76
“ printing, stationery and advertising .....	2,723 61
“ taxes (Government and Municipal) .....	2,792 38
“ salaries, directors' and auditors' fees .....	21,481 67
“ travelling expenses and automobile .....	1,053 97
“ postage, telephone, telegrams and express.....	1,439 05
“ investigation of claims .....	1,128 85
“ incidentals .....	4,459 19
Expenses of management .....	<u>\$74,643 48</u>

**Miscellaneous payments:**

Cash paid for losses which occurred prior to 1919.....	8,292 96
“ losses which occurred during 1919 .....	98,851 73
“ re-insurance premiums .....	28,242 03
“ rebate, abatement and returned premiums .....	8,830 70
“ refund to members .....	14,016 16
“ donation to Patriotic Fund—Galt Branch .....	10,000 00
“ purchase of securities (not extended).....	\$115,000.00
	<u>\$242,877 06</u>

CURRENCY OF RISKS

Amount covered by policies in force 31st December, 1919.

System	One year or less.	Three years.	Total.
Mutual .....	.....	\$5,484,499 66	\$5,484,499 66
Cash .....	\$6,955,620 83	23,563,260 65	30,518,881 48
Total . . . . .	\$6,955,620 83	\$29,047,760 31	\$36,003,381 14
Re-insurance.			
On mutual system .....	.....	\$855,563 09	\$855,563 09
Cash system .....	\$619,437 29	1,908,995 21	2,528,432 50
Total re-insurance .....	\$619,437 29	\$2,764,558 30	\$3,383,995 59
Net risks carried by Company, 31st December, 1919 .....	\$6,336,183 54	\$26,283,202 01	\$32,619,385 55

MOVEMENT IN RISKS.

System of Insurance.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918.....	2,858	\$5,539,825 33
Policies new and renewed during 1919.....	1,025	2,071,748 00
Gross number during 1919 .....	3,883	\$7,611,573 33
Less expired and cancelled in 1919.....	1,108	2,127,073 67
Net risks in force on mutual systems, 31st December, 1919....	2,775	\$5,484,499 66
Cash System.	Number.	Amount.
Policies in force, 31st December, 1918 .....	15,663	\$27,644,191 00
Policies new and renewed during 1919.....	7,186	13,587,091 52
Gross number during 1919 .....	22,849	\$41,231,282 52
Less expired and cancelled in 1919 .....	6,265	10,712,401 04
Net risks in force, on cash system, 31st December, 1919.....	16,584	\$30,518,881 48

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1919.

Amount of face of all premium notes held by Company, and legally liable to assessment .....	Three-year risks. \$361,991 00
Amount of premium notes, after deducting all payments thereon and assessments levied .....	220,214 00
Amount of premium notes received during the year 1919 .....	134,497 00
Payments on premium notes of 1919, including all sums credited on said premium notes:	
Paid up to 31st December, 1919 .....	26,899 40

PERTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STRATFORD.

Commenced business, 1st December, 1863.

Names and addresses of the Directors and Officers for the year 1920.

Directors:

G. G. McPherson, K.C. ....	Stratford.
John Brown .....	Stratford.
Geo. W. Hamilton .....	Stratford.
Charles Packert .....	Stratford.
J. A. Robertson, M.D. ....	Stratford.
James Trow .....	Stratford.
James Jones .....	Mitchell.
Andrew Kuhry .....	Walkerton.
A. M. Kay .....	Stratford.

Officers.

G. G. McPherson, K.C., President.....	Stratford.
John Brown, Vice-President .....	Stratford.
Charles Packert, Manager .....	Stratford.
George Kay, Secretary .....	Stratford.

Auditors:

James Dickson .....	Stratford.
Wm. Irwin .....	Stratford.

Deposited in the Treasury of Ontario .....	\$50,000 00
Unassessed premium note capital .....	181,788 15

Statement for the Year Ended 31st December, 1919.

Assets.

Cash value of real estate .....	\$11,164 30
Cash value of mortgages .....	98,175 00
Value of municipal debentures and Dominion of Canada Loan (\$50,000 Ontario Government Deposit) .....	538,485 07
Cash at Head Office .....	\$4,222 95
Cash deposited in Royal Bank, Stratford .....	5,983 44
Cash deposited in Canadian Bank of Commerce, Stratford, Ont. .	6,533 22
Cash deposited in Merchants' Bank, Stratford .....	5,830 94
	22,570 55
Cash in agents' hands acknowledged by them to be due, and considered good	6,977 33
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	181,788 15
Amount of re-insurance on losses .....	388 88
Amount of unearned part (50 per cent.) of premium paid for re-insurance of risks on cash system in force at 31st December, 1919.....	8,682 61
Total assets .....	\$868,231 89



**Liabilities.**

Amount of losses supposed or reported .....	\$1,917 37
Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force 31st December, 1919.....	105,393 26
Total liabilities .....	<u>\$107,310 63</u>

**Receipts.**

Cash balance at 31st December, 1918 (not extended).....	\$20,337.73
Cash received as fixed payments due in 1919 .....	\$58,793 75
“ for premiums on cash system .....	116,916 61
“ for interest .....	32,369 70
“ for re-insurance on account of losses .....	14,696 94
“ extra premiums and endorsement fees .....	539 11
“ agents' balances of 1918 received in 1919.....	4,933 57
“ rents . . . . .	200 00
“ all other .....	7 25
“ from investments (not extended) .....	\$22,772.79
Total receipts .....	<u>\$228,456 93</u>

**Expenditure.****Expenses of management:**

Cash paid for commission to agents .....	\$34,001 09
“ statutory assessment and license .....	265 14
“ fire marshal tax .....	154 79
“ investigation and adjustment of claims .....	950 87
“ taxes (Government and Municipal) .....	1,816 94
“ salaries, directors' and auditors' fees .....	22,918 94
“ printing, stationery and advertising .....	1,830 67
“ travelling expenses .....	666 56
“ postage, telephone, telegrams and express .....	1,175 82
“ fuel and light .....	259 50
“ exchange . . . . .	228 37
“ mercantile agency .....	75 00
“ bonds (official and agents) .....	62 50
“ Mutual Underwriters' Assn. ....	10 00
“ sundry expenses (including \$500 grant Patriotic Fund)..	1,601 92
Total expenses of management .....	<u>\$66,018 11</u>

**Miscellaneous payments:**

Cash paid for losses which occurred prior to 1919 .....	4,999 51
“ losses which occurred in 1919 .....	58,325 53
“ re-insurance .....	20,455 11
“ rebates .....	7,698 64
“ investments (not extended) .....	\$91,500.00
Total expenditure .....	<u>\$157,496 90</u>

## CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1919.

System	One year or less.	Three years.	Total.
Mutual .....	.....	\$12,620,149 00	\$12,620,149 00
Cash .....	\$4,593,308 00	19,412,300 00	24,005,608 00
Totals .....	\$4,593,308 00	\$32,032,449 00	\$36,625,757 00

*Re-insurance.*

Mutual .....	.....	\$2,596,631 00	\$2,596,631 00
Cash .....	\$541,955 00	1,880,419 00	2,422,374 00
Totals .....	\$541,955 00	\$4,477,050 00	\$5,019,005 00
Net risks carried by Company, 31st December, 1919 .....	\$4,051,353 00	\$27,555,399 00	\$31,606,752 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force, 31st December, 1918 .....	4,986	\$12,179,625 00
Policies new and renewed during 1919 .....	1,661	5,037,851 00
Gross number during 1919 .....	6,647	\$17,217,476 00
Less expired and cancelled in 1919 .....	1,965	4,597,327 00
Net risks in force on mutual system, 31st December, 1919.....	4,682	\$12,620,149 00

Cash System.	Number.	Amount.
Policies in force, 31st December, 1918.....	16,018	\$21,398,230 00
Policies new and renewed during 1919 .....	9,337	13,446,954 00
Gross number during 1919 .....	25,355	\$34,845,184 00
Less expired and cancelled in 1919 .....	8,219	10,839,576 00
Net risks in force on cash system, 31st December, 1919.....	17,136	\$24,005,608 00

## BUSINESS TRANSACTED BY COMPANY:

## General Fire Insurance.

## PREMIUM NOTES

On Policies in force 31st December, 1919.

## Three-year risks.

Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$295,567 86
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	181,788 15
Amount of premium notes received during the year 1919.....	115,139 28
Cash paid up to 31st December, 1919 .....	23,041 90

WATERLOO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 7th May, 1863.

Names and addresses of the Directors and Officers for the year 1920.

Directors:

Geo. Diebel .....	Waterloo.
Allan Bowman .....	Preston.
Dr. J. H. Webb .....	Waterloo.
Simon B. Bricker .....	Waterloo.
J. Howard Simpson .....	Guelph.
P. E. Shantz .....	Preston.
Richard Roschman .....	Waterloo.
L. W. Shuh .....	Waterloo.
W. G. Weichel .....	Waterloo.

Officers.

Geo. Diebel, President .....	Waterloo.
Allan Bowman, Vice-President .....	Preston.
Levi W. Shuh, Manager .....	Waterloo.

Auditors:

J. M. Scully, F.C.A. ....	Kitchener.
J. Scully .....	Kitchener.

Unassessed premium note capital, \$231,103.58.

Securities deposited in Treasury of Ontario, par value, \$50,000.00.

Statement for the Year Ended 31st December, 1919.

Assets.

Cash value of real estate .....	\$30,000 00
“ mortgages .....	11,907 50
“ bonds, debentures, Canada War Loan and securities (\$50,000, Ontario Government deposit) .....	876,713 23
Cash on hand at head office .....	4,179 71
Cash in agents' hands acknowledged by them to be due and considered good	2,503 47
Amount of short date notes or due bills .....	337 00
Amount of premium notes in force after deducting all payments thereon and assessments levied .....	231,103 58
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on cash system in force at 31st December, 1919.....	14,424 94
Amount of accrued interest .....	14,892 90
Amount due company—balance staff Victory Loan and all other.....	3,206 30
Office furniture (not extended) .....	\$1,928.63
Total assets .....	\$1,189,268 63



**Liabilities.**

Amount of unpaid losses .....	\$1,270 61
“ unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1919.....	159,498 38
“ unpaid loans from banks (balance due on Victory Loan subscription) .....	118,420 96
Total liabilities .....	<u>\$279,189 95</u>

**Receipts.**

Cash balance at 31st December, 1918 (not extended) .....	\$5,906 93
Cash received as fixed payments of 1919 .....	\$77,876 83
“ premiums on cash system .....	164,585 35
“ agents' balances of 1918, received in 1919.....	3,459 66
“ rent .....	240 00
“ interest .....	39,133 21
“ borrowed during 1919 (bank overdrafts) .....	118,420 96
“ re-insurance on losses .....	17,849 44
“ all other .....	1,365 00
“ from matured investments (not extended)....	\$38,826.73
Total receipts .....	<u>\$422,930 45</u>

**Expenditure.****Expenses of management:**

Amount paid for commission or bonus to agents .....	\$35,296 84
“ law costs .....	45 00
“ fuel and light .....	580 59
“ investigation and adjustment of claims .....	885 54
“ interest .....	5,123 48
“ statutory assessment and license fee .....	340 52
“ fire marshal tax .....	465 10
“ taxes (Government and Municipal) .....	1,962 07
“ printing, stationery and advertising .....	3,526 15
“ salaries, directors' and auditors' fees .....	25,563 90
“ postage, telephone, telegrams and express .....	1,340 94
“ exchange .....	379 35
“ travelling expenses .....	1,510 60
“ janitor .....	330 00
“ repairs .....	334 56
“ insurance .....	131 82
“ Patriotic Fund .....	100 00
“ Underwriters' Association .....	2,045 38
“ other expenses .....	559 03
Total expenses of management .....	<u>\$80,620 87</u>

**Miscellaneous payments:**

Cash paid for losses which occurred prior to 1919 .....	7,420 79
“ losses which occurred during 1919 .....	93,514 05
“ re-insurance .....	35,690 91
“ rebate, abatement and returned premiums .....	15,987 26
“ repayment of loans .....	81,686 55
“ automobile .....	1,366 30
“ Victory Bonds (staff) .....	3,050 00
“ investments (not extended) .....	\$150,807 50
Total expenditure .....	<u>\$319,336 73</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1919.

System	One year or less.	Three years.	Total.
Mutual .....	.....	\$10,284,370 00	\$10,284,370 00
Cash .....	\$5,017,010 00	31,051,633 00	36,068,643 00
Total .....	\$5,017,010 00	\$41,336,003 00	\$46,353,013 00
Re-insurance.			
Mutual .....	.....	\$2,400,622 00	\$2,400,622 00
Cash .....	\$312,926 00	2,886,911 00	3,199,837 00
Total .....	\$312,926 00	\$5,287,533 00	\$5,600,459 00
Net risks carried by Company, 31st December, 1919 .....	\$4,704,084 00	\$36,048,470 00	\$40,752,554 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	3,687	\$10,269,678 00
Policies new and renewed during 1919 .....	1,520	3,928,981 00
Gross number during 1919 .....	5,207	\$14,198,659 00
Less expired and cancelled in 1919 .....	1,821	3,914,289 00
Net risks in force on mutual system, 31st December, 1919 ....	3,386	\$10,284,370 00
Cash System.	Number.	Amount.
Policies in force, 31st December, 1918 .....	25,830	\$33,849,180 00
Policies new and renewed during 1919 .....	12,401	\$18,510,673 00
Gross number during 1919 .....	38,231	\$52,359,853 00
Less expired and cancelled in 1919 .....	12,259	16,291,210 00
Net risks in force on cash system, 31st December, 1919 .....	25,972	\$36,068,643 00

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Three-year risks.
Amount of face of all premium notes held by the Company, and legally liable to assessment .....	\$378,996 50
Amount of premium notes, after deducting all payments thereon and assessments levied .....	231,103 58
Amount of premium notes received during the year 1919 .....	142,816 60
Payments on premium notes of 1919, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1919 .....	28,563 32





# RECAPITULATION

OF

Assets, Liabilities, Income and Expenditure

OF ALL

Cash Mutual Fire Insurance Companies having no  
Joint Stock Capital

A.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING NO JOINT STOCK CAPITAL.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Name of Company.	Value of real estate, less encumbrance.		Mortgages, bonds, debentures and other securities.		Interest due and accrued.		Agents' balances.		Cash at head office and bank balances.		Bills receivable, short date notes or due bills.		Unassessed premium notes.		Re-insurance on losses.		Unearned part paid for re-insurance of premiums (50%) of risks in force at 31st Dec. 1919.		All other assets.		Total.		Goad's plans, office furniture, etc. (not extended).	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Economical.....	60,000	00	674,995	93	9,275	87	8,584	91	18,845	78	.....	.....	203,993	11	54	00	13,978	81	.....	.....	989,728	41	5,000	00
Gore District.....	30,000	00	747,246	25	9,643	10	3,724	19	22,918	55	.....	.....	220,214	00	.....	.....	13,147	23	.....	.....	1,046,893	32	.....	.....
Perth .....	11,164	30	636,660	07	.....	.....	6,977	33	22,570	55	.....	.....	181,788	15	388	88	8,682	61	.....	.....	868,231	89	.....	.....
Waterloo .....	30,000	00	888,620	73	14,892	90	2,503	47	4,179	71	337	00	231,103	58	..	.....	14,424	94	3,206	30	1,189,268	63	1,928	63
Totals.....	131,164	30	2,947,522	98	33,811	87	21,789	90	68,514	53	337	00	837,098	84	442	88	50,233	59	3,206	30	4,094,122	25	6,928	63

The Government deposits at date of publication are as follows :—Economical, \$50,000 ; Gore District, \$50,000 ; Perth, \$50,000 ; Waterloo, \$50,000.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Name of Company.	Losses unpaid at 31st December, 1919.		Unearned premiums on cash system risks calculated at 50 per cent. of gross premiums.		All other liabilities.		Total liabilities.		Number of Policies.		Net amount of Risk.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Economical .....	125	33	101,954	00	.....	.....	102,079	33	20,455	.....	25,951,236	00
Gore District .....	506	00	139,751	66	.....	.....	140,257	66	19,359	.....	32,619,385	55
Perth .....	1,917	37	105,393	26	.....	.....	107,310	63	21,818	.....	31,606,752	00
Waterloo .....	1,270	61	159,498	38	118,420	96	279,189	95	29,358	.....	40,752,554	00
Totals.....	3,819	31	506,597	30	118,420	96	628,837	57	90,990	.....	130,929,917	55

The Government deposits at date of publication are as follows :—Economical, \$50,000 ; Gore, \$50,000 ; Perth, \$50,000 ; Waterloo, \$50,000.

\* Due Banks—overdrafts.

A.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING NO JOINT STOCK CAPITAL.  
RECEIPTS FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Name of Company.	Fixed payments of 1919.		Fixed payments or assessments of years prior to 1919.		Premiums on cash system.		Agents' balances, 1918.		Interest.		Fees, licenses and extra premiums.		For losses re-insured.		Rent.		Other sources.		Total.		Received for securities (not extended).	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Economical.....	65,371	69	.....	.....	126,610	77	7,381	21	32,194	74	1,966	46	6,425	54	.....	.....	a 70,000	00	309,950	41	55,932	55
Gore District.....	70,127	76	1,965	40	163,305	50	3,043	61	38,302	29	264	25	15,929	40	756	85	.....	.....	293,705	06	75,502	46
Perth.....	58,793	75	.....	.....	116,916	61	4,933	57	32,369	70	539	11	14,696	94	200	00	7 25	25	228,456	93	22,772	79
Waterloo.....	77,876	83	.....	.....	164,585	35	3,459	66	39,133	21	.....	.....	17,849	44	240	00	b119,785	96	422,930	45	38,826	73
Totals .....	272,170	03	1,965	40	571,418	23	18,818	05	141,999	94	2,769	82	54,911	32	1,196	85	189,793	21	1,255,042	85	193,034	53

a Sale Real Estate. b Borrowed (Overdraft, Banks) \$118,420 96.

EXPENDITURES FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Name of Company.	Expenses of Management.						Refund to members.		Amount paid for losses.		Rebate and returned premiums.		Re-insurance.		All other payments.		Total.		Invested (not extended).	
	Commission and bonus to agents.	Interest.	Costs in law.	Statutory assessment and license fees.	Salaries and general expenses account.	Total expense of management.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Economical.....	32,006	08	528	74	36,704	46	69,459	52	70,117	52	11,797	22	25,157	37	a 10,550	00	187,081	63	168,024	44
Gore District.....	38,371	70	.....	262	36,009	46	74,643	48	107,144	69	8,830	70	28,242	03	b 10,000	00	242,877	06	115,000	00
Perth.....	34,001	09	.....	265	31,751	88	66,018	11	63,325	04	7,698	64	20,455	11	.....	.....	157,496	90	91,500	00
Waterloo.....	35,396	84	45	00	39,715	03	80,620	87	100,934	84	15,987	26	35,630	91	c 86,102	85	319,336	73	150,807	50
Totals .....	139,775	71	573	74	144,180	83	290,741	98	341,532	09	44,313	82	109,545	42	106,652	85	306,792	32	525,331	94

a Donations to Patriotic Funds and Red Cross, \$9,350 00. b Donations to Canadian Patriotic Fund, \$10,000 00. c Repayment Loans \$81,686 55.





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## B.—Cash-Mutual Fire Companies

HAVING JOINT STOCK CAPITAL

ASSETS AND LIABILITIES: INCOME AND EXPENDITURE

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FIRE INSURANCE EXCHANGE CORPORATION.

STOCK AND MUTUAL.

HEAD OFFICE, TORONTO.

Commenced business 3rd August, 1886.

Names and addresses of the Directors and Officers for the year 1920.

Directors:

Alfred Wright .....	Toronto.
Joseph Walmsley .....	Toronto.
Albert E. Blogg .....	Toronto.
Chas. M. Horswell .....	Toronto.
F. E. Dingle .....	Toronto.
Alexander MacLean .....	Toronto.

Officers:

Alfred, Wright, President .....	Toronto.
Joseph Walmsley, Vice-President .....	Toronto.
Joseph Walmsley, Manager .....	Toronto.
Arthur Dwyer, Secretary .....	Toronto.

Auditors:

A. C. Neff, F.C.A. ....	Toronto.
Oscar Hudson, A.C.A. ....	Toronto.

Authorized capital stock .....	\$250,000 00
Subscribed .....	87,300 00
Paid up .....	43,650 00
Securities deposited in Treasury of Ontario .....	26,292 00
Unassessed premium note capital .....	23 76

Statement for the Year Ending 31st December, 1919.

Assets.

Municipal and Provincial Government debentures and Canada War Loan (Government deposit \$15,041.97) .....	\$74,254 78
Cash at head office .....	\$1,185 56
Cash in Standard Bank, Toronto .....	16,067 33
Cash on deposit, Canada Permanent Mortgage Corporation..	1,931 46
Cash on deposit in Canada Permanent Mortgage Corpora- tion (Government deposit) .....	10,000 00
	29,184 35
Amount of premium notes in force after deducting all payments thereon and assessments levied .....	23 76



Cash in agents' hands .....	\$302 58
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force at 31st December, 1919.....	670 88
Amount of accrued interest .....	906 35
Goad's plans (not extended) .....	\$2,348 81

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Total assets .....	\$105,342 70
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Subscribed capital stock uncalled .....	\$43,650 00
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**Liabilities.**

Amount of supposed or reported losses .....	\$1,091 66
Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1919 .....	48,036 75
Amount of all other.....	3,888 96

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Total liabilities to public .....	\$53,017 37
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Paid up capital stock .....	\$43,650 00
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**Receipts.**

Cash balance at 31st December, 1918 (not extended).....	\$10,314 63
Cash received for fixed payments, 1919 .....	\$23 72
“ fixed payments due in prior years .....	447 50
“ premiums on cash system .....	49,841 44
“ interest .....	4,790 55
“ re-insurance on losses .....	4,331 38
“ agents' balances of 1918 received in 1919.....	5,988 26
“ on account of debentures and loans on “ debentures (not extended) .....	\$23,168 45

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Total .....	\$65,422 85
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**Expenditure.****Expenses of management:**

Cash paid for commission to agents .....	\$7,815 67
“ investigation and adjustment of claims .....	688 39
“ statutory assessment and license fee .....	152 43
“ rent. . . . .	400 00
“ salaries, directors' and auditors' fees .....	3,340 00
“ printing, stationery and advertising .....	325 81
“ postage, telephone, telegrams and express.....	379 46
“ taxes (Government and Municipal) .....	1,571 14

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Total expenses of management .....	\$14,672 90
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**Miscellaneous payments:**

Cash paid for losses which occurred prior to 1919 .....	\$2,310 68
“ for losses which occurred during 1919 .....	37,300 53
“ re-insurance .....	505 32
“ rebates. . . . .	6,185 03
“ other expenditure (goods, plans and office furniture). . . . .	241 32
“ investments (not extended) .....	\$18,505 80

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Total .....	\$61,215 78
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## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

System.	One year or less.	Three years.	Total.
Mutual . . . . .	\$8,100 00	.....	\$8,100 00
Cash . . . . .	3,699,838 00	8,767,562 00	12,467,400 00
Total . . . . .	\$3,707,938 00	\$8,767,562 00	\$12,475,500 00

*Re-insurance.*

Cash . . . . .	.....	\$119,168 00	\$119,168 00
Net risks carried by company, 31st December, 1918 . . . . .	\$3,707,938 00	\$8,648,394 00	\$12,356,332 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 . . . . .	247	\$425,404 00
Policies new and renewed during 1919 . . . . .	9	8,100 00
Gross number, 1919 . . . . .	256	433,504 00
Less expired and cancelled in 1919 . . . . .	247	425,404 00
Net risks in force on mutual system, 31st December, 1919....	9	\$8,100 00
Cash System.	Number.	Amount.
Policies in force, 31st December, 1918 . . . . .	40,033	\$17,393,256 00
Policies new and renewed during 1919 . . . . .	37,770	7,594,216 00
Gross number during 1919 . . . . .	77,803	\$24,987,472 00
Less expired and cancelled in 1919 . . . . .	26,982	12,520,072 00
*Net risks in force on cash system, 31st December, 1919.....	50,821	\$12,467,400 00

## BUSINESS TRANSACTED:

## General Fire Insurance.

## PREMIUM NOTES

On Policies in force 31st December, 1919.

	One-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment . . . . .	\$47 52
Amount of all premium notes, after deducting all payments thereon and assessments levied . . . . .	23 76
Amount of premium notes received during the year 1919 . . . . .	47 52

\*In Ontario, \$11,234,517.00.

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1919.

Names.	Address.	No. of shares.	Amount of subscribed stock.	Amount paid up.
			\$	\$
Blogg, Albert Edward.....	Toronto .....	20	1,200	600
Darling, Andrew, Estate of .....	“ .....	50	3,000	1,500
Dingle, F. E .....	“ .....	20	1,200	600
Horswell, Charles Milton.....	“ .....	20	1,200	600
London and Lancashire Fire Insurance Company .....	London, Eng.....	1,279	76,740	38,370
MacLean, Alex .....	Toronto .....	20	1,200	600
Neitzke, Mrs. L.....	Germany .....	6	360	180
Walmsley, Joseph.....	Toronto .....	20	1,200	600
Wright, Alfred.....	“ .....	20	1,200	600
Totals .....	.....	1,455	\$87,300	\$43,650



HAND-IN-HAND INSURANCE COMPANY, MUTUAL AND STOCK.

HEAD OFFICE, TORONTO, ONT.

Commenced business 1st July, 1873.

Names and addresses of the Directors and Officers for the year 1920.

Directors:

Alfred Wright .....	Toronto.
Jos. Walmsley .....	Toronto.
Albert E. Blogg .....	Toronto.
Chas. M. Horswell .....	Toronto.
C. H. Fortner .....	Toronto.
Alexander MacLean .....	Toronto.

Officers:

Alfred Wright, President .....	Toronto.
Jos. Walmsley, Vice-President .....	Toronto.
Joseph Walmsley, Manager .....	Toronto.
F. E. Dingle, Secretary .....	Toronto.

Auditors:

A. C. Neff, F.C.A. ....	Toronto.
Oscar Hudson, A.C.A. ....	Toronto.

Authorized capital stock .....	\$500,000 00
Subscribed capital stock .....	100,000 00
Paid up in cash .....	100,000 00
Securities deposited in the Treasury of Ontario (par value) .....	35,000 00
Unassessed premium note capital .....	206 60

Statement for the Year Ending 31st December, 1919.

Assets.

Mortgages on real estate .....	\$34,200 00
Municipal debentures and Canada War Loan owned (Ontario Government deposit, \$30,226.20) .....	154,377 95
Cash on hand .....	\$12,019 32
Cash on deposit to Company's credit in Imperial Bank, Toronto .....	11,604 21
Cash in Canada Permanent Mortgage Corporation .....	2,826 10
	26,449 63
Cash in agents' hands .....	18,020 46
Premium notes in force after deducting all payments thereon and assessments levied .....	206 60
Interest accrued .....	2,223 76
Amount of unearned part (50 per cent.) of premium paid for re-insurance of risks in cash system in force at 31st December, 1919 .....	10,755 80
Goad's plans (not extended) .....	\$2,362 92
Total . . . . .	\$246,234 20

**Liabilities.**

Amount of losses adjusted .....	\$1,585 65
Amount of losses supposed or reported .....	16,216 82
Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1919 .....	96,516 98
All other liabilities .....	962 45
<b>Total liabilities .....</b>	<b>\$115,281 90</b>
 Paid up capital stock .....	 \$100,000 00

**Cash Receipts.**

Cash balance at 31st December, 1918 (not extended) .....	\$18,381 13
Cash received as fixed payments of 1919 .....	\$601 60
“ fixed payments due in prior years .....	970 00
“ for premiums on cash system .....	127,468 07
“ for interest .....	10,657 02
“ for plate glass insurance .....	3,726 10
“ agents' balances of 1918 received in 1919 .....	9,584 60
“ for re-insurance on losses .....	10,878 17
“ commission .....	946 59
“ for realization of investments (not ex- tended) .....	\$55,995 11
<b>Total . . . . .</b>	<b>\$164,832 15</b>

**Expenditure.****Expenses of management:**

Cash paid for agents' commission	{ Fire Branch .....	\$28,660 06	
	{ Plate Glass .....	873 45	
			\$29,533 51
“ statutory assessment, license fees .....			204 23
“ travelling expenses .....			582 57
“ printing, stationery and advertising .....			566 95
“ salaries, directors' and auditors' fees .....			7,070 00
“ investigation and adjustment of claims .....			1,048 15
“ rent . . . . .			500 00
“ taxes (Government and Municipal) .....			2,493 24
“ postage, telegrams and express, etc. ....			434 03
<b>Total expenses of management .....</b>			<b>\$42,432 68</b>

**Miscellaneous payments:**

Cash paid for fire losses which occurred during 1919 .....	53,901 69
“ losses which occurred prior to 1919 .....	5,072 35
“ plate glass losses, 1919 .....	2,955 70
“ re-insurance . . . . .	19,395 31
“ rebate, abatement and returned premiums:	
Fire . . . . .	\$14,490 41
Plate Glass .....	154 50
	<b>14,644 91</b>

Cash paid for dividends .....	\$10,000 00
“ Goad’s plans .....	116 32
“ investments (not extended) .....	\$64,239 80
Total expenditure .....	<u>\$148,518 96</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

System.	One year or less.	Three years.	Total.
Mutual .....	\$17,000 00	.....	\$17,000 00
Cash .....	\$9,439,902 00	\$8,722,115 00	\$18,162,017 00
Totals .....	\$9,456,902 00	\$8,722,115 00	\$18,179,017 00

Re-insurance.			
Cash .....	\$1,610,673 00	\$3,572,328 00	\$5,183,001 00
Net risks carried by Company, 31st December, 1919 .....	\$7,846,229 00	\$5,149,787 00	<u>\$12,996,016 00</u>

MOVEMENT IN RISKS.

Fire Risks—Mutual System.	Number.	Amount.
Policies in force, 31st December, 1918 .....	298	\$803,533 00
Policies new and renewed during 1919 .....	9	35,500 00
Gross number during 1919 .....	307	\$839,033 00
Less expired and cancelled in 1919 .....	301	822,033 00
Net risks in force on mutual system, 31st December, 1919 ....	6	<u>\$17,000 00</u>

Fire Risks—Cash System.	Number.	Amount.
Policies in force, December, 1918 .....	44,546	\$22,859,482 00
Policies new and renewed during 1919 .....	4,157	12,790,997 00
Gross number, 1919 .....	48,703	\$35,650,479 00
Less expired and cancelled in 1919 .....	14,510	17,488,462 00
*Net risks in force on cash system, 31st December, 1919.....	34,193	<u>\$18,162,017 00</u>

Plate Glass Risks.	Number.	Amount.
Policies in force, 31st December, 1918 .....	589	\$120,447 00
Policies new and renewed during 1919 .....	293	24,463 00
Gross number during 1919 .....	882	\$144,910 00
Less expired and cancelled in 1919 .....	377	32,750 00
Net risks in force 31st December, 1919 .....	505	<u>\$112,160 00</u>



BUSINESS TRANSACTED:

General Fire, Plate Glass and Inland Marine Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1919.

One-year risks.

Amount of face of all premium notes held by the Company, and legally liable to assessment .....	\$413 20
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	206 60
Amount of premium notes received during the year 1919 .....	1,203 20

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1919.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid up in cash.
			\$	\$
Blogg, Albert Edward .....	Toronto, .....	50	5,000	5,000
Fortner, C. H. C.....	" .....	50	5,000	5,000
Horswell, Charles Milton.....	" .....	50	5,000	5,000
London and Lancashire Fire Insur- ance Company.....	London, England.....	700	70,000	70,000
MacLean, Alex .....	Toronto.....	50	5,000	5,000
Walmsley, Joseph .....	" .....	50	5,000	5,000
Wright, Alfred .....	" .....	50	5,000	5,000
Totals.....	.....	1,000	\$100,000	\$100,000

\*Ontario risks, \$17,946,601.00.

MILLERS' AND MANUFACTURERS' INSURANCE COMPANY, MUTUAL AND STOCK.

HEAD OFFICE, TORONTO, ONTARIO.

Commenced business 1st September, 1885.

Names and addresses of the Directors and Officers for the year 1920.

Directors:

Alfred Wright .....	Toronto.
Joseph Walmsley .....	Toronto.
A. E. Blogg .....	Toronto.
C. M. Horswell .....	Toronto.
A. MacLean .....	Toronto.
F. E. Dingle .....	Toronto.

Officers:

Alfred Wright, President .....	Toronto.
Joseph Walmsley, Vice-President .....	Toronto.
C. H. C. Fortner, Secretary .....	Toronto.

Auditors:

A. C. Neff, F.C.A. ....	Toronto.
Oscar Hudson, A.C.A. ....	Toronto.

Authorized capital stock .....	\$500,000 00
Subscribed capital stock .....	125,000 00
Paid up in Cash .....	25,000 00
Capital stock uncalled .....	100,000 00
Securities deposited at Provincial Treasury (par value) .....	30,480 57
Unassessed premium note capital .....	1,387 55

Statement for the Year Ending 31st December, 1919.

Assets.

Mortgages .....	\$22,400 00
Municipal debentures owned (Government deposit, \$27,115.19) .....	111,249 98
Cash on hand at head office .....	\$22,007 08
Cash on deposit in Royal Bank, Toronto.....	9,930 98
Cash on deposit in Canada Permanent Mortgage Corporation. ....	90 15
	32,028 21
Cash in agents' hands .....	7,920 76
Amount of premium notes in force after deducting all payments and assessments levied .....	1,387 55
Amount of unearned part (50 per cent.) of premium paid for re-insurance of risks in force at 31st December, 1919 .....	256 33
Interest accrued and all other assets .....	1,985 95
Office furniture and Goad's plans (not extended) .....	\$3,191 23
Total assets .....	\$177,228 78
Capital stock uncalled .....	\$100,000 00

**Liabilities.**

Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1919 .....	\$75,888 44
Due to other Insurance Companies .....	4,133 31
Dominion War Tax accrued .....	370 98
Amount of losses supposed or reported .....	2,660 80
<b>Total liabilities</b> .....	<b>\$83,053 53</b>
<b>Paid up capital stock</b> .....	<b>\$25,000 00</b>

**Cash Receipts.**

Cash balance, 31st December, 1918 (not extended) .....	\$8,637 56
Cash received as fixed payments of 1919 .....	\$737 80
“ fixed payments of prior years .....	1,346 84
“ premium on cash system .....	101,062 64
“ interest . . . . .	8,208 64
“ re-insurance on losses .....	5,286 52
“ re-insurance premiums .....	535 69
“ investment (not extended) .....	\$18,793 25
<b>Total</b> . . . . .	<b>\$117,178 13</b>

**Expenditure.****Expenses of management:**

Cash paid for commissions or allowances to agents on cash collections.	\$17,436 60
“ investigation and adjustment of claims .....	830 79
“ statutory assessment, license fees .....	163 42
“ travelling expenses .....	388 28
“ taxes (Government and municipal) .....	1,925 88
“ salaries, directors' and auditors' fees .....	7,153 32
“ printing, stationery and advertising .....	350 31
“ postage, telephones, telegrams and express.....	545 91
“ rent .....	500 00
<b>Total expenses of management</b> .....	<b>\$29,294 51</b>

**Miscellaneous payments:**

Cash paid for losses which occurred prior to 1919 .....	3,282 03
“ losses which occurred during 1919 .....	41,957 81
“ rebate. . . . .	12,690 38
“ re-insurance .....	2,621 26
“ dividends to shareholders and mutual policyholders...	2,515 71
“ Goad's plans .....	329 13
“ investments (not extended) .....	\$19,889 90
<b>Total expenditure</b> .....	<b>\$92,690 83</b>



## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

System	One year or less.	Three years.	Total.
Mutual .....	\$88,900 00	\$.....	\$88,900 00
Cash .....	8,522,105 00	7,804,083 00	16,326,188 00
Totals .....	\$8,611,005 00	\$7,804,083 00	\$16,415,088 00

*Re-insurance.*

Cash .....	\$.....	\$54,850 00	\$54,850 00
Net amount in risks, 31st December, 1919 .....	\$8,611,005 00	\$7,749,233 00	\$16,360,238 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	321	\$1,398,553 00
Policies new and renewed during 1919 .....	20	94,400 00
Gross number during 1919 .....	341	\$1,492,953 00
Less expired and cancelled in 1919 .....	322	1,404,053 00
Net risks in force on mutual system, 31st December, 1919....	19	\$88,900 00
Cash System.	Number.	Amount.
Policies in force 31st December, 1918 .....	44,650	\$17,956,536 00
Policies taken during 1919 on cash system .....	38,167	12,017,663 00
Gross number and amount during 1919 .....	82,817	\$29,974,199 00
Less expired and cancelled in 1919 .....	32,354	13,648,011 00
*Net risks in force on cash system 31st December, 1919 .....	50,463	\$16,326,188 00

## BUSINESS TRANSACTED:

## General Fire Insurance.

## PREMIUM NOTES

On Policies in force 31st December, 1919.

	One-year risks.
Amount of face of all premium notes held by the Company, and legally liable to assessment .....	\$2,775 10
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	1,387 55
Amount of premium notes received during the year 1919 .....	2,995 10
Payments on the premium notes of 1919, including all sums credited on said premium notes:	
Cash paid up on 31st December, 1919 .....	1,346 84

\*In Ontario, \$15,104,005 00.

LIST OF SHAREHOLDERS.

Name	Address	No. of Shares	Amount of Stock held	Amount paid up in cash
			\$	\$
Blogg, A. E.....	Toronto .....	10	1,000	200
Dingle, F. E .....	“ .....	10	1,000	200
Horswell, C. M.....	“ .....	10	1,000	200
London and Lancashire Insurance Co.	London, Eng .....	1,190	119,000	23,800
MacLean, Alexander .....	Toronto .....	10	1,000	200
Wright, Alfred .....	“ .....	10	1,000	200
Walmsley, Joseph.....	“ .....	10	1,000	200
Totals.....	.....	1,250	\$125,000	\$25,000

MONARCH FIRE INSURANCE COMPANY, CASH MUTUAL AND STOCK.

HEAD OFFICE, TORONTO.

Commenced business, June 1st, 1903.

Names and addresses of the Directors and Officers for the year 1920.

Directors:

J. C. Gagné .....	Montreal.
J. d'Halewyn .....	Montreal.
A. R. Ranger .....	Montreal.
Fred. Taylor .....	Hamilton.
J. C. Hebert .....	Montmagny.
J. A. Mousseau .....	Montreal.
C. J. Adams .....	London.
A. M. Aletter .....	Toronto.
C. E. Arpin .....	Montreal.
T. B. Harvey .....	Merlin.

Officers:

J. C. Gagné, President .....	Montreal.
J. d'Halewyn, Vice-President .....	Montreal.
A. M. Aletter, Secretary .....	Toronto.
J. H. Lussier, Treasurer .....	Montreal.

Auditors:

A. E. Ferté .....	London.
W. C. Benson, C.A. ....	London.

Authorized capital stock .....	\$500,000 00
Subscribed capital stock .....	102,400 00
Called up capital stock .....	102,400 00
Paid up calls .....	102,002 04
Unpaid on calls .....	397 96
Unassessed premium note capital .....	5,081 27
Securities deposited at Provincial Treasury .....	33,000 00

Statement for the Year Ending 31st December, 1919.

Assets.

Amount of debentures (Ontario Government deposit, \$33,000.00) .....	\$82,702 00
Amount of actual cash at head office .....	\$1,396 97
Amount in Bank of Nova Scotia, Toronto .....	2,498 43
Amount in Dominion Bank, Toronto .....	523 95
Amount in Standard Bank, Toronto .....	618 12
	5,037 47
Amount of cash in agents' hands .....	6,598 98
Amount of notes or bills less than one year overdue .....	75 00



Amount of premium notes after deducting all payments thereon and assessments levied .....	\$5,081 27
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on the cash system in force 31st December, 1919 .....	4,620 01
Amount of called but unpaid capital stock .....	397 96
Amount due for re-insurance on losses .....	140 46
Amount due for all other (int.) .....	830 86.
Amount of office furniture, Goad's plans, etc. (not extended) ..	\$2,483 77
 Total assets .....	 \$105,484 01

**Liabilities.**

Amount of losses supposed or reported .....	\$2,882 00
Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1919 .....	37,221 68
Amount due for re-insurance premiums .....	734 06
Amount due for commission .....	1,657 07
Amount due all other, inc. War Tax appropriation .....	334 41
 Total liabilities .....	 \$42,829 22

Païd up capital stock, including \$397.96 unpaid on calls at 31st December, 1919 . . . . .	\$102,400 00
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Reserve Fund (10 Edw. VII, c. 158) .....	\$17,828 90
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**Receipts.**

Cash balance at 31st December, 1918 .....	\$27,842 55
Cash received for transfer fees .....	\$3 93
“ fixed payments due in 1919 .....	1,387 15
“ fixed payments in prior years .....	115 70
“ premiums on cash system .....	63,888 02
“ interest . . . . .	2,398 84
“ re-insurance on losses .....	1,866 97
“ calls on capital stock .....	22,361 51
“ bills receivable .....	100 00
“ all other .....	205 38
“ from matured investment (not extended) .....	\$5,000 00
 Total receipts .....	 \$92,327 50

**Expenditure.****Expenses of management:**

Cash paid for agents' commission .....	\$12,356 45
“ A. M. Aletter, commission .....	8,018 17
“ investigation and adjustment of claims .....	492 81
“ law costs .....	90 00
“ exchange . . . . .	290 71
“ statutory assessment and license fees .....	170 47
“ travelling expenses .....	74 95
“ taxes (Government and Municipal) .....	1,257 40
“ rent . . . . .	133 18

Cash paid for salaries, directors' and auditors' fees .....	\$3,736 90
" printing, stationery and advertising .....	1,069 96
" postage, telephone, telegrams and express .....	53 31
" all other expenses .....	427 78

Total expenses of management ..... \$28,172 09

Miscellaneous payments:

Cash paid for losses which occurred prior to 1919 .....	491 16
" losses which occurred during 1919 .....	24,094 03
" re-insurance . . . . .	4,933 69
" rebates and return premiums .....	7,453 61
" office furniture .....	138 50
" invested in Municipal Government Debentures (not extended) . . . . .	\$54,849 50

Total expenditure ..... \$65,283 08

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

System.	One year or less.	Three years.	Total.
Mutual . . . . .	\$129,911 00	\$47,480 00	\$177,391 00
Cash . . . . .	2,408,918 00	6,633,440 64	9,042,358 64

Totals . . . . . \$2,538,829 00      \$6,680,920 64      \$9,219,749 64

*Re-insurance.*

Cash system .....	\$303,370 00	\$846,246 00	\$1,149,616 00
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Net risks carried by Company, 31st

December, 1919 .....	\$2,235,459 00	\$5,834,674 64	\$8,070,133 64
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MOVEMENT IN RISKS.

System of Insurance.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	111	\$185,185 00
Policies new and renewed during 1919.....	87	155,891 00

Gross number during 1919 .....	198	\$341,076 00
Less expired and cancelled in 1919 .....	101	163,685 00

Net risks in force on mutual system, 31st December, 1918 ... 97      \$177,391 00

Cash System.	Number.	Amount.
Policies in force 31st December, 1918 .....	6,578	\$6,173,391 60
Policies new and renewed during 1919 .....	5,235	5,860,044 82

Gross number during 1919 .....	11,813	\$12,033,436 42
Less expired and cancelled in 1919 .....	4,978	2,991,077 78

Net risks in force on cash system, 31st December, 1919..... 6,835      \$9,042,358 64

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Three-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment .....	\$8,265 75
Amount of premium notes, after deducting all payments thereon and assessments levied .....	5,081 27
Amount of premium notes received during the year 1919 .....	2,364 65



## LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount held.	Amount paid.
			\$	\$ c.
Adams, C. J. ....	London.....	60	3,000	3,000 00
Aikenhead, Albert .....	London.....	10	500	500 00
Aletter, A. M. ....	Toronto .....	20	1,000	1,000 00
Alton, Ellen .....	Lucknow.....	10	500	500 00
Arpin, C. E. ....	Montreal.....	301	15,050	15,050 00
Bock, H. P. ....	London.....	10	500	300 00
Black, Mac. M. ....	Springfield.....	1	50	50 00
Baker, Thomas .....	London.....	7	350	350 00
Bucknell, D. A. ....	Ingersoll.....	10	500	500 00
Burkholder, J. ....	Stouffville.....	2	100	100 00
Bentley, Chas. L. ....	Tillsonburg.....	3	150	150 00
Carlyle, David .....	Toronto.....	2	100	100 00
Cornell, Dr. E. P. ....	Kitchener.....	1	50	50 00
Chapman, Charles B. ....	London.....	5	250	250 00
Cody, Benjamin .....	Ingersoll.....	10	500	500 00
Crofts, W. T. ....	Dawn Mills .....	1	50	50 00
Corbett, E. C. ....	Verschoyle.....	2	100	100 00
Conn, Thomas .....	St. Mary's.....	3	150	150 00
Currie, Agnes .....	Ingersoll.....	7	350	350 00
Dawson, D. W. ....	London.....	15	750	750 00
Dupee, Reuben .....	Sarnia.....	10	500	500 00
Dewar, A. A. ....	Petrolea.....	20	1,000	1,000 00
Donald, George .....	Petrolea.....	10	500	500 00
Dupee, Reuben, in trust for R. Delmar .....	Copleston.....	5	250	250 00
Downing, John .....	Beachville.....	10	500	500 00
Ego, Dr. Angus .....	Markdale.....	4	200	200 00
Evans Bros., David and F. L. E. ....	Strathroy.....	10	500	500 00
Fleming, Ethel Maud .....	Burgessville.....	1	50	50 00
Furse, George .....	Kintore.....	10	500	500 00
Gagne, J. C., in trust .....	Montreal.....	302	15,100	15,100 00
Gagne, J. C. ....	Montreal.....	20	1,000	1,000 00
Gibb, Otto W. ....	Hamilton.....	10	500	500 00
d'Halewyn, J. ....	Montreal.....	20	1,000	1,000 00
Harvey, T. B. ....	Merlin.....	30	1,500	1,500 00
Henry, Mrs. Jessie .....	Paris, Ont.....	1	50	50 00
Hebert, J. C. ....	Montmagny, Que....	20	1,000	1,000 00
Hyndman, H. K. ....	Exeter.....	8	400	400 00
Hunt, Mrs. Mary Riches.....	London.....	2	100	100 00
Heughan, Susan .....	London.....	8	400	400 00
Kirkpatrick, Russell T. ....	Petrolea.....	20	1,000	1,000 00
Kirkpatrick, R. T., in trust for Gertrude E. ....	Petrolea.....	7	350	350 00
Lawrence, Mary A., Estate.....	Toronto.....	40	2,000	1,310 00
Levitt, Elizabeth .....	Forest.....	2	100	100 00
Lainchbury, Albert .....	Dereham Centre....	10	500	500 00
Leach, Lorenzo .....	Eden.....	20	1,000	1,000 00
Macbeth, Herbert .....	Toronto.....	1	50	50 00
Morgan, John, Estate .....	Kerrwood.....	10	500	500 00
McLachlan, J. B. T. ....	Toronto.....	2	100	100 00
McMahen, A. T., Estate of ....	London.....	5	250	250 00
McLachlan, Margaret .....	Watford.....	20	1,000	1,000 00
McMillan, John, Estate.....	Sykeston.....	40	2,000	2,000 00
MacCallum, E. C. D. ....	Kingston.....	5	250	250 00
Marshall, A. A. ....	Tillsonburg.....	2	100	100 00
Minshall, Henry .....	Brownsville.....	3	150	150 00
McAsh, T. J. ....	Varna.....	3	150	150 00
Mevins, H. ....	Buffalo, N.Y. (C. Posts S.)	3	150	150 00
McLean, Dr. P. D. ....	Woodbridge.....	3	150	150 00
Marshall, Geo. W. ....	Straffordville.....	3	150	135 00
Mennie, Alex. ....	Vancouver, B.C.....	5	250	250 00
Monarch Syndicate .....	Montreal.....	587	29,350	29,350 00
Mosseau, J. A. ....	Montreal.....	20	1,000	1,000 00

LIST OF SHAREHOLDERS.—Concluded.

Name.	Address.	No. of shares.	Amount held.	Amount paid.
			\$	\$ c.
Nicholls, Chas. W. ....	London.....	20	1,000	1,000 00
Puddicombe, R. W. Estate ...	London.....	10	500	500 00
Paynter, Henry .....	Ealing P.O.....	20	1,000	1,000 00
Paul, J. D. ....	Mandaumin.....	10	500	500 00
Petty, Geo., Estate .....	Hensall.....	2	100	100 00
Ranger, A. R. ....	Montreal.....	20	1,000	1,000 00
Renfrew, W. C. ....	Okanagan Mis'n, B.C.	3	150	150 00
Robson, William W. ....	Vernon, B.C. ....	4	200	200 00
Ramsay, Henry .....	Wanstead.....	10	500	500 00
Scarrow, Wm. ....	London.....	1	50	50 00
Schneider, Adam .....	Mitchell.....	2	100	100 00
Stevens, Reuben, Est. ....	Toronto Gen. Trusts Corp.....	9	450	450 00
Standbury, J. G. ....	Exeter.....	5	250	250 00
Sutherland, W. H. ....	Ingersoll.....	3	150	150 00
Smith, John R. ....	Wyoming .....	10	500	500 00
Sandham, T. A. ....	Tillsonburg.....	6	300	300 00
Sandham, Della May .....	Tillsonburg.....	6	300	300 00
Sandham, A. O. ....	Tillsonburg.....	2	100	100 00
Stutt, Richard .....	Forest.....	2	100	100 00
Swanson, Janet, Mrs. ....	St. Mary's.....	2	100	100 00
Taylor, Fred. ....	Hamilton.....	20	1,000	1,000 00
Truemen, Elizabeth .....	Stouffville.....	1	50	50 00
Threapleton, M., in trust ....	Toronto.....	5	250	327 04
Tierney, Jas. B. ....	Blyth.....	10	500	500 00
Thornton, Edwin .....	Ingersoll.....	7	350	350 00
Tambling, Geo. ....	London.....	10	500	500 00
Vandusen, Wm. E. ....	Toronto.....	1	50	50 00
White, John, Estate .....	Watford.....	1	50	50 00
White, W. C. ....	Woodstock.....	5	250	250 00
White, A. V. ....	Woodstock.....	5	250	250 00
Walch, Lawrence A. ....	Winnipeg.....	10	500	125 00
White, Wm. J. ....	Petrolea.....	10	500	500 00
Wallace, Henry .....	South Middleton....	5	250	250 00
Whitley, Alice S. ....	Gorrie.....	5	250	250 00
Webster, Geo. B. ....	St. Mary's.....	2	100	100 00
Webster, Catharine A. ....	St. Mary's.....	1	50	50 00
White, Joseph .....	St. Mary's.....	1	50	50 00
Westcott, J. T. ....	Hamilton.....	10	500	500 00
Totals . . . . .	.....	2,048	102,400	102,002 04

## THE WELLINGTON FIRE INSURANCE COMPANY, MUTUAL AND STOCK.

HEAD OFFICE, GUELPH.

*Commenced business September, 1840.*

Names and addresses of the Directors and Officers for the year 1920.

*Directors:*

Geo. Sleeman .....	Guelph.
Roswell Goldie .....	Guelph.
John Kennedy .....	Guelph.
J. R. Wissler .....	Elora.
W. E. Buckingham .....	Guelph.
H. Begg .....	Toronto.

*Officers:*

Geo. Sleeman, President .....	Guelph.
Roswell Goldie, Vice-President .....	Guelph.
John Davidson, Secretary-Treasurer .....	Guelph.
Shaw & Begg, Limited, Managers, 82-88 King St. E. . . . .	Toronto.

*Auditors:*

A. C. Neff & Co. ....	Toronto.
Geo. W. Appleton .....	Guelph.

## Statement for the Year Ending 31st December, 1919.

Authorized capital stock .....	\$150,000 00
Subscribed capital stock .....	124,500 00
Paid up capital stock .....	124,500 00
Unassessed premium note capital .....	13,824 33
Deposited in the Provincial Treasury .....	*21,000 00

## Assets.

Debentures (\$21,000.00 Ontario Government deposit) and Canada War Loan	\$117,188 57
Cash on hand at head office .....	\$11,797 41
Cash in Royal Bank, Toronto .....	7,082 52
Cash in Dominion Bank, Toronto .....	45,060 27
	<hr/>
	63,940 20
Cash in agents' hands, acknowledged by them to be due and considered good .....	8,272 66
" of premium notes in force after deducting all payments thereon and assessments levied .....	13,824 33
" unearned part (50 per cent.) of premiums paid for re-insurance of risks in force at 31st December, 1919 .....	12,371 24
" of re-insurance on losses .....	4,026 36
" of accrued interest .....	708 11
" office furniture, Goad's plans, etc. (not extended)...	\$2,317 65
	<hr/>
Total assets .....	\$220,331 47

\*Since increased to \$31,000.00.



**Liabilities.**

Amount of losses supposed or reported .....	\$7,386 47
Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force 31st December, 1919 .....	60,392 40
Amount due for re-insurance .....	15,562 58
<b>Total liabilities</b> .....	<b>\$83,341 45</b>
<b>Paid up capital stock</b> .....	<b>\$124,500 00</b>

**Receipts.**

Cash balance at 31st December, 1918 (not extended) .....	\$8,228 26
Cash received for fixed payments of 1919 .....	\$4,299 46
“ fixed payments of prior years .....	219 75
“ interest. . . . .	4,400 18
“ premiums on cash system .....	107,628 44
“ agents' balances, 1918, received in 1919 .....	3,870 25
“ re-insurance on losses .....	999 40
“ extra premiums and fees .....	1,019 39
“ rent . . . . .	50 00
“ payments on capital stock .....	82,050 00
<b>Total receipts</b> .....	<b>\$204,536 87</b>

**Expenditure.****Expenses of management:**

Amount paid for commission or bonus to agents .....	\$24,378 38
“ law costs .....	1,163 14
“ fuel and light .....	139 90
“ investigation or adjustment of claims .....	872 67
“ statutory assessment and license fees .....	98 99
“ fire marshal tax .....	182 99
“ printing, stationery and advertising .....	1,001 07
“ rent. . . . .	500 00
“ taxes (Government and Municipal) .....	1,859 01
“ salaries, directors' and auditors' fees .....	9,999 75
“ travelling expenses .....	805 60
“ postage, telegrams and express .....	578 96
“ premiums on agents' bonds .....	173 08
“ insurance on office furniture .....	25 00
“ mercantile agency .....	62 50
“ interest . . . . .	76 75
“ other expenses .....	403 74

**Total expenses of management** ..... **\$42,321 53**

**Miscellaneous payments:**

Cash paid for losses which occurred prior to 1919 .....	1,809 59
“ losses which occurred during 1919 .....	47,732 26
“ re-insurance. . . . .	2,913 33
“ rebate. . . . .	10,520 72
“ Goad's plans .....	239 30
“ investments (not extended) .....	\$43,288 20

**Total expenditure** ..... **\$105,536 73**

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

System.	One year or less.	Three years.	Total.
Mutual .....	\$.....	\$412,368 00	\$412,368 00
Cash .....	6,340,441 00	6,354,321 00	12,694,762 00
Total .....	\$6,340,441 00	\$6,766,689 00	\$13,107,130 00
<i>Re-insurance.</i>			
On mutual system .....	\$.....	\$32,158 00	\$32,158 00
On cash system .....	2,025,794 00	231,325 00	2,257,119 00
Total re-insurance .....	\$2,025,794 00	\$263,483 00	\$2,289,277 00
Net risks at 31st December, 1919 ...	\$4,314,647 00	\$6,503,206 00	\$10,817,853 00

MOVEMENT IN RISKS.

Mutual System	Number.	Amount.
Policies in force 31st December, 1918 .....	451	\$619,028 00
Policies new and renewed during 1919 .....	64	78,295 00
Gross number during 1919 .....	515	\$697,323 00
Less expired and cancelled in 1919 .....	208	284,955 00
Net risks in force on mutual system 31st December, 1919....	307	\$412,368 00
Cash System.	Number.	Amount.
Policies in force 31st December, 1918 .....	9,303	\$9,726,769 00
Policies new and renewed during 1919 .....	4,690	7,590,630 00
Gross number during 1919 .....	13,993	\$17,317,399 00
Less expired and cancelled in 1919 .....	3,955	4,622,637 00
*Net risks in force on cash system 31st December, 1919 .....	10,038	\$12,694,762 00

BUSINESS TRANSACTED BY COMPANY:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Three-year risks.
Amount of face of all premium notes held by the Company, and legally liable to assessment .....	\$24,829 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	13,824 33
Amount of Premium notes, received during the year 1919 .....	40,824 53
Payments of premium notes of 1919, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1919 .....	964 94

\*Ontario risks.

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1919.

Name.	Address.	No. of shares subscribed	Amount subscribed.	Amount paid up.
			\$	\$
Begg, H .....	Toronto .....	92	9,200	9,200
Buckingham, W. E .....	Guelph .....	10	1,000	1,000
Davidson, Col. John.....	" .....	13	1,300	1,300
Goldie, R .....	" .....	10	1,000	1,000
Gordon, Messrs. C. D. and C. Marriott (in trust) .....	Toronto .....	1,035	103,500	103,500
Kennedy, J. ....	Guelph .....	10	1,000	1,000
Macdonald, J. R.....	Montreal.....	50	5,000	5,000
Robertson, H. M.....	Toronto .....	5	500	500
Sleemen, G.....	Guelph .....	10	1,000	1,000
Wissler, J.....	Elora.....	10	1,000	1,000
Totals .....	.....	1,245	124,500	124,500





# RECAPITULATION

OF

Assets, Liabilities, Income and Expenditure of all  
Cash Mutual Fire Insurance Companies  
having Joint Stock Capital.

B.--CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Name of Company.	Mortgage, bonds and debentures or other securities		Loans on debentures.		Interest due and accrued.		Cash at head office and bank balances.		Agents' balances.		Fixed payment of 1919 unpaid.		Unassessed premium notes.		Re-insurance on losses.		Bills Receivable, short date notes or due bills.		Unearned part (50%) of premiums paid for re-insurance of risks in force at 31st December, 1919.		Calls on capital stock unpaid.		All other assets.		Total.		Good's plans, office furniture, etc. (Not extended.)		Subscribed capital stock uncalled.			
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		
Fire Insurance Exchange .....	74,254	78			906	35	29,184	35	302	58			23	76					670	88					105,342	70	2,348	81			43,650	00
Hand-in-Hand .....	188,577	95			2,223	76	26,449	63	18,020	46			206	60					10,755	80					246,234	20	2,362	92				
Millers' and Manufacturers' .....	133,649	98			1,709	03	32,028	21	7,920	76			1,387	55					256	33			276	92	177,228	78	3,191	23			100,000	00
Monarch .....	82,702	00			830	86	5,037	47	6,598	98			5,081	27			75	00	4,620	01					105,484	01	2,483	77				
Wellington .....	117,188	57			708	11	63,940	20	8,272	66			13,824	33					12,371	24					220,331	47	2,317	65				
Totals .....	596,373	28			6,378	11	156,639	86	41,115	44			20,523	51			75	00	28,674	26			397	96	854,621	16	12,704	38			143,650	00

The Government deposits at date of publication are as follows: Fire Insurance Exchange, \$26,292; Hand-in-Hand, \$35,000; Millers' and Manufacturers', \$30,480.57; Monarch, \$33,000; Wellington, \$31,000.00.

\*Includes Deposit Receipt. \$10,000.00 deposited with Ontario Government.



B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Name of Company.	Losses unpaid at 31st December, 1919.		Unearned premiums on cash system risks, calculated at 50 per cent. of gross premiums.		Commission and bonus.		Re-insurance.		Rebates and return premiums unpaid.		Due to other Companies and persons.		Bills payable.		All other liabilities.		Total liabilities except capital stock.		Capital stock paid up.		Capital stock called and unpaid.		Reserve Fund (Company's Special Act, 10 Edw. VII., c. 58, s. 8.)		Number of policies.		Net amount at risk.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Fire Insurance Exchange.....	1,091	66	48,036	75	.....	.....	.....	.....	.....	.....	3,635	28	.....	.....	253	68	53,017	37	43,650	00	.....	.....	.....	.....	50,830	.....	12,356,332	00
Hand-in-Hand.....	17,802	47	96,516	98	.....	.....	.....	.....	.....	.....	666	42	.....	.....	296	03	115,281	90	100,000	00	.....	.....	.....	.....	*34,199	.....	12,996,016	00
Millers' and Manufacturers'.....	2,660	80	75,888	44	.....	.....	.....	.....	.....	.....	4,133	31	.....	.....	370	98	83,053	53	25,000	00	.....	.....	.....	.....	50,482	.....	16,360,238	00
Monarch.....	2,882	00	37,221	68	1,657	07	734	06	.....	.....	161	81	.....	.....	172	60	42,829	22	102,002	04	397	96	17,828	90	6,932	.....	8,070,133	64
Wellington .....	7,386	47	60,392	40	.....	.....	15,562	58	.....	.....	.....	.....	.....	.....	.....	.....	83,341	45	124,500	00	.....	.....	.....	.....	10,345	.....	10,817,853	00
Totals .....	31,823	40	318,056	25	1,657	07	16,286	64	.....	.....	8,596	82	.....	.....	1,093	29	377,523	47	395,152	04	397	96	17,828	90	152,788	.....	60,600,572	64

The Government deposits at date of publication are as follows: Fire Insurance Exchange, \$26,292; Hand-in-Hand, \$35,000; Millers' and Manufacturers', \$30,480.57; Monarch, \$33,000; Wellington, \$31,000.

\*Hand-in-Hand Insurance Company also reported 31st December, 1919, the following Plate Glass Insurance: Number of Risks, 505; amount, \$112,160.00.

B.--CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.

RECEIPTS FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Name of Company.	Fixed payments of 1919		Fixed payments or assessments of years prior to 1919.		Premiums on cash system.		For Re-Insurance Premiums.		Interest.		Fees, licenses and extra premiums.		For losses re-insured.		Rent.		Bills Receivable, paid.		Commission.		Calls and premiums on capital stock.		Agents' balances.		Other sources.		Total.		Received for securities (not extended).	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Fire Insurance Exchange.....	23	72	447	50	49,841	44	.....	.....	4,790	55	.....	.....	4,331	38	.....	.....	.....	.....	.....	.....	.....	.....	5,988	26	.....	.....	65,422	85	23,168	45
Hand-in-Hand .....	601	60	970	00	(a)131,194	17	.....	.....	10,657	02	.....	.....	10,878	17	.....	.....	.....	.....	946	39	.....	.....	9,584	60	.....	.....	164,832	15	55,995	11
Millers' and Manufacturers' .....	737	80	1,346	84	101,062	64	535	69	8,208	64	.....	.....	5,286	52	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	117,178	13	18,793	25
Monarch.....	1,387	15	115	70	63,888	02	.....	.....	2,398	84	3	93	1,866	97	.....	.....	100	00	.....	.....	22,361	51	.....	.....	205	38	92,327	50	5,000	00
Wellington .....	4,239	46	219	75	107,628	44	.....	.....	4,400	18	1,019	39	999	40	50	00	.....	.....	.....	.....	82,050	00	3,870	25	.....	.....	204,536	87	.....	.....
Totals .....	7,045	73	3,099	79	453,614	71	535	69	30,455	23	1,023	32	23,362	44	50	00	100	00	946	59	104,411	51	19,443	11	205	38	644,297	50	102,956	81

(a) Plate Glass Premiums, \$3,726.10.

B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.

EXPENDITURES FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Name of Company.	Expenses of Management.						Dividends and refunds to members.	Amount paid for losses.	Rebate and returned premiums.	Re-insurance.	Bills payable and repayment of loans.	All other payments.	Total.	Invested (not extended).
	Commission and bonus to agents.	Interest.	Costs in law.	Statutory assessment and license fees.	Salaries and general expenses.	Total expense of management.								
Fire Insurance Exchange.....	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Hand-in-Hand .....	7,815 67	.....	.....	152 43	6,704 80	14,672 90	.....	39,611 21	6,185 03	505 32	.....	241 32	61,215 78	18,505 80
Millers' and Manufacturers' .....	(a)29,533 51	.....	.....	204 23	12,694 94	42,432 68	10,000 00	(b)61,929 74	(c)14,644 91	19,395 31	.....	116 32	148,518 96	64,239 80
Monarch. ....	17,436 60	.....	.....	163 42	11,694 49	29,294 51	2,515 71	45,239 84	12,690 38	2,621 26	.....	329 13	92,690 83	19,889 90
Wellington .....	20,374 62	.....	90 00	170 47	7,537 00	28,172 09	.....	24,585 19	7,453 61	4,933 69	.....	138 50	65,283 08	54,849 50
	24,378 38	.....	1,163 14	98 99	16,681 02	42,321 53	.....	49,541 85	10,520 72	2,913 33	.....	239 30	105,536 73	43,288 20
Totals ...	99,538 78	.....	1,253 14	789 54	55,312 25	156,893 71	12,515 71	220,907 83	51,494 65	30,368 91	.....	1,064 57	473,245 38	200,773 20

(a) Plate Glass Branch, \$873.45.

(b) Plate Glass \$2,955.70.

(c) Plate Glass \$154.50.





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# Strictly Mutual Fire Insurance Companies.

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YEAR ENDING 31st DECEMBER, 1919.

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ALGOMA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SAULT STE. MARIE, ONT.

Commenced business 23rd June, 1899.

Names and addresses of the Directors and Officers for the year 1920:

Directors:

Chas. Young .....	Richard's Landing.
Wm. Vincer .....	Mindemoya.
F. H. Schoales .....	Laird.
Hy. Knight .....	Sault Ste. Marie.
Geo. H. Cook .....	Silver Water.
Geo. W. Emery .....	Massey.
John Tait .....	Iron Bridge.
John Chambers .....	Rydal Bank.
A. H. Huckson .....	Sault Ste. Marie.

Officers:

Chas. Young, President .....	Richard's Landing.
Wm. Vincer, Vice-President .....	Mindemoya.
Lt.-Col. T. H. Elliott, Secretary-Treasurer .....	Sault Ste. Marie

Auditors:

W. T. Scott .....	Sault Ste. Marie.
Thos. B. Harris .....	Sault Ste. Marie.

Unassessed premium note capital, \$37,363.67.

Statement for the Year Ending 31st December, 1919.

Assets.

Canada Victory Loan Bonds .....	\$8,000 00
Cash on deposit in Bank of Commerce, Sault Ste. Marie, Ont. ....	4,322 26
Amount of premium notes in force after deducting all payments thereon and assessments levied .....	37,363 67
Total assets .....	<u>\$49,685 93</u>

Liabilities. —None.

Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$7,877.50
Cash received by Company as membership fees .....	\$692 50
“ as fixed payments due in 1919 .....	7,989 69
“ interest.....	205 17
“ endorsement fees .....	12 23
Total receipts .....	<u>\$8,899 59</u>



**Expenditure.**

## Expenses of management:

Cash paid for agents' commission .....	\$1,150 50
" " investigation of claims .....	66 15
" Salaries, directors' and auditors' fees .....	818 75
" statutory assessment and license fees .....	17 36
" travelling expenses .....	217 50
" fire marshal's tax .....	17 77
" inspection of risks .....	134 25
" printing, stationery and advertising .....	169 46
" postage, telephone, telegrams and express .....	213 42
" other expenses .....	15 00

Total expenses of management ..... \$2,820 16

## Miscellaneous payments:

Cash paid for losses which occurred during 1919 .....	1,470 00
" rebate .....	154 17
" refund on rodged buildings .....	10 50

Total expenditure ..... \$4,454 83

## CURRENCY OF RISKS.

Three years.

Amount covered by Policies in force 31st December, 1919.....\$1,928,109 00

## MOVEMENTS IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	1,304	\$1,728,932 00
Policies new and renewed during 1919 .....	464	683,612 00
Gross number and amount in force during 1919 .....	1,768	\$2,412,544 00
Less expired and cancelled in 1919 .....	396	484,435 00
Net risks in force 31st December, 1919 .....	1,372	<u>\$1,928,109 00</u>

## CLASSIFICATION OF RISKS:

Farm and Non-hazardous.

## PREMIUM NOTES

On policies in force 31st December, 1919.

Three years.

Amount of face of all premium notes held by Company and legally liable to assessment .....	\$57,782 88
Amount of all premium notes after deducting all payments thereon and assessments levied .....	37,363 67
Amount of premium notes received during the year 1919 .....	20,438 47
Payments on premium notes of 1919, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1919 .....	7,989 69.

AMHERST ISLAND MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STELLA.

Commenced business, 23rd July, 1894.

Names and addresses of the Directors and Officers for the year 1920:

Directors:

John Richards .....	Stella.
Samuel Miller .....	Stella.
R. A. Fowler .....	Emerald.
Allen N. Hitchins .....	Emerald.
H. S. Patterson .....	Stella.
John Glen .....	Stella.
Wm. Glen, Jr. ....	Stella.
Wm. Glen, Sr. ....	Stella.
W. A. Hitchins .....	Stella.

Officers:

John Richards, President .....	Stella.
Samuel Miller, Vice-President .....	Stella.
F. P. Instant, Secretary-Treasurer .....	Stella.

Auditors:

John Filson .....	Stella.
W. P. Tugwell .....	Stella.

Unassessed premium note capital—\$11,043.38.

Statement for the Year Ending 31st December, 1919.

Assets.

Dominion War Loan .....	\$4,000 00
Cash on hand .....	\$130 04
Cash in Bank of Montreal, Kingston .....	1,579 94
	<hr/>
	1,709 98
Amount of premium notes in force after deducting all payments thereon and assessments levied .....	11,043 38
	<hr/>
Total assets .....	\$16,753 36

Liabilities.—None.

Receipts.

Cash balance, 31st December, 1918 (not extended) .....	\$2,182.18
Cash received as fixed payments of 1919 .....	\$771 28
“ for interest .....	190 94
“ transfer fees and endorsement .....	2 50
	<hr/>
Total receipts .....	\$964 72

Expenditure.

Expenses of management:	
Cash paid for commission to agents .....	\$154 15
“ fire marshal tax .....	4 51
“ light .....	75
“ statutory assessment and license fee .....	7 38
“ travelling expenses .....	2 00
“ salaries, directors’ fees, etc. ....	119 00
“ printing, stationery and advertising .....	4 75
“ postage, telephone, telegrams and express .....	6 80
“ other expenses .....	3 00
<hr/>	
Total expenses of management .....	\$302 34
Miscellaneous payments:	
Cash paid for losses which occurred during 1919 .....	120 00
“ rebates .....	14 58
“ invested—payment War Loan (not extended) \$1,000.00	
<hr/>	
Total expenditure .....	\$436 92

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

	One year.	Three years.	Total.
Mutual . . . . .	\$3,012 00	\$344,213 00	\$347,225 00

MOVEMENTS IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	214	\$333,024 00
Policies new and renewed during 1919 .....	64	97,401 00
<hr/>		<hr/>
Gross number and amount in force during 1919 .....	278	\$430,425 00
Less expired and cancelled in 1919 .....	61	83,200 00
<hr/>		<hr/>
Net risks in force 31st December, 1919 .....	217	\$347,225 00

CLASSIFICATION OF RISKS:

Farm and Non-hazardous.

PREMIUM NOTES

On policies in force 31st December, 1919.

	One year.	Three years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$60 24	\$13,755 32	\$13,815 56
Amount of all premium notes after deducting all payments thereon and assessments levied .....	48 19	10,995 19	11,043 38
Amount of premium notes received during year of 1919 .....	60 24	3,774 56	3,834 80
Payments on the premium notes of 1919, in- cluding all sums credited on said premium notes, viz.:			
(a) Cash paid up to 31st Dec., 1919..	12 05	759 23	771 28



AYR FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, AYR.

Commenced business 13th December, 1893.

Names and addresses of the Directors and Officers for the year 1920:

Directors:

Murdo M. Lillico .....	Bright.
Andrew L. Easton .....	Princeton.
John Shiel .....	Galt.
George D. Black .....	Ayr.
Robt. J. Aitken .....	St. George.
Charles W. Gurney .....	Paris.

Officers:

Murdo M. Lillico, President .....	Bright.
Andrew L. Easton, Vice-President .....	Princeton.
Joseph Wrigley, Secretary-Treasurer .....	Ayr.

Auditors:

John L. Black .....	Ayr.
Thomas Mitchell .....	Ayr.

Unassessed premium note capital, \$223,331.59.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash in Bank of Commerce, Ayr .....	\$69 81	
Cash in Loan Company .....	2,364 10	
Cash in Molson's Bank, Ayr .....	2,832 21	
		<hr/>
		\$5,266 12
Amount unpaid of assessments of 1919 .....		243 93
Amount unpaid of assessments of prior years .....		74 35
Amount of premium notes in force after deducting all payments thereon and assessments levied .....		223,331 59
		<hr/>
Total assets .....		\$228,915 99

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$4,696 51	
Cash received for policy fees .....		\$396 00
“ assessments of 1919 .....		8,611 37
“ assessments of prior years .....		805 23
“ interest .....		40
“ borrowed money .....		4,000 00
“ cancelled policies .....		70 02
		<hr/>
Total receipts .....		\$13,883 02

Expenditure.

Expenses of management:	
Amount paid for travelling expenses .....	\$17 60
“ statutory assessment and license .....	42 19
“ fire marshal tax .....	28 07
“ taxes .....	5 20
“ rent.....	26 00
“ salaries, directors’ and auditors’ fees .....	1,450 90
“ printing, stationery and advertising .....	157 95
“ postage, telephone, telegrams and express .....	99 50
“ fee, Underwriters’ Association .....	7 00
“ interest .....	70 00
“ other .....	50
<hr/>	
Total expenses of management .....	\$1,904 91
Miscellaneous payments:	
Amount paid for losses which occurred during 1919 .....	7,408 50
“ repayment of loans .....	4,000 00
<hr/>	
Total expenditure .....	\$13,313 41
<hr/>	

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.	
	Four years.
Mutual .....	\$5,690,300 00

MOVEMENTS IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	1,592	\$5,199,605 00
Policies taken during 1919 .....	493	1,768,150 00
<hr/>		<hr/>
Gross number and amount in force during 1919 .....	2,085	\$6,967,755 00
Less expired and cancelled in 1919 .....	432	1,277,455 00
<hr/>		<hr/>
Net risks in force 31st December, 1919 .....	1,653	\$5,690,300 00
<hr/>		<hr/>

CLASSIFICATION OF RISKS:

Farm and Non-hazardous.

PREMIUM NOTES

On policies in force 31st December, 1919.	
	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$242,853 50
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	223,331 59
Amount of premium notes received during the year 1919 .....	75,186 50
Payments on premium notes of 1919, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1919 .....	8,611 37

BAY OF QUINTE AGRICULTURAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PICTON.

Commenced business 31st October, 1874.

Names and addresses of the Directors and Officers for the year 1920:

Directors:

Geo. M. McCartney.....	Wellington.
Edward T. Plews.....	Picton.
Frank Eaton.....	Picton.
Charles Lauder.....	Mountain View.
E. B. Purtelle.....	Bloomfield.
M. F. Hawkins.....	Picton.
W. Asa Foster.....	Picton.
Adolphus Roblin .....	Picton.

Officers:

Geo. M. McCartney, President.....	Wellington.
Edward T. Plews, Vice-President .....	Picton.
M R. German, Secretary-Treasurer.....	Picton.

Auditors:

Walter P. Stricker .....	Milford.
H. H. Huff.....	Bloomfield.

Unassessed premium note capital, \$39,113 85.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash in Bank of Montreal, Picton .....	\$51 26	
Cash in Bank of Nova Scotia, Picton .....	1,377 20	
Cash in Union Bank, Picton .....	1,287 50	
	<hr/>	
	\$2,715 96	
Less amount due treasurer .....	2 30	
	<hr/>	\$2,713 66
Amount unpaid of fixed payments of 1919 .....		95 35
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		39,113 85
		<hr/>
Total assets .....		\$41 922 86

Liabilities.—None.



Receipts.

Cash balance at 31st December, 1918 (not extended)	\$2,273 98
Cash received for fixed payments of 1919	\$7,612 67
“ fixed payments due in prior years	98 25
“ interest.	73 88
Total receipts	\$7,784 80

Expenditure.

Expenses of management:	
Amount paid for commission and fees to agents	\$1,174 74
“ investigation and adjustment of claims	34 00
“ salaries, directors’ and auditors’ fees	1,013 20
“ fire marshal tax	16 96
“ statutory assessment and license	22 78
“ printing, stationery and advertising	46 75
“ postage, telephone, telegrams and express	72 65
“ calendars	131 67
“ all others	11 00
Total expenses of management	\$2,523 75
Miscellaneous payments:	
Cash paid for losses which occurred during 1919	4,595 15
Cash paid for losses which occurred prior to 1919	27 00
“ rebate	163 49
“ re-insurance	35 73
Total expenditure	\$7,345 12

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

	Three years.
Mutual	\$2,624,450 00
Less re-insured	9,450 00
Net amount of risks at 31st December, 1919	\$2,615,000 00

MOVEMENTS IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918	1,290	\$2,486,015 00
Policies new and renewed during 1919	527	1,062,215 00
Gross number and amount in force during 1919	1,817	\$3,548,230 00
Less expired and cancelled in 1919	493	923,780 00
Net risks in force 31st December, 1919	1,324	\$2,624,450 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$53,510 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	39,113 85
Amount of premium notes received during the year 1919 .....	21,581 00
Payments on the premium notes of 1919, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1919 .....	3,088 70

BERTIE AND WILLOUGHBY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WELLAND.

Commenced business 6th February, 1880.

Names and addresses of the Directors and Officers for the year 1920:

Directors:

Nathan Day.....	Ridgeway.
John K. Misener.....	Pt. Robinson.
Jno. B. Gallinger.....	Niagara Falls.
Paul J. Willson.....	Marshville.
Lewis A. Doan.....	Humberstone.
Crawford McCredie.....	Chippawa.
Taylor Beckett.....	Ridgeville.
E. O. Disher.....	Ridgeway.
Isaiah Hansler.....	Welland.

Officers:

Nathan Day, President.....	Ridgeway.
John K. Misener, Vice-President.....	Pt. Robinson.
John G. Wills, Secretary .....	Marshville.
Imperial Bank, Treasurer .....	Ridgeway.

Auditors:

A. E. Riegle.....	Ridgeway.
W. B. Disher .....	Ridgeway.

Unassessed premium note capital, \$98,522.91.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash in Imperial Bank, Ridgeway .....	\$938 95
Amount unpaid of fixed payments of 1919 .....	458 46
Amount of all premium notes in force, after deducting all payments thereon and assessments levied .....	98,522 91
Total assets .....	\$99,920 32

Liabilities.

Amount of loss claims under adjustment .....	\$2,450 00
Amount of promissory note (borrowed money) .....	3,000 00
Amount of accrued interest .....	15 00
	\$5,465 00



Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$22 50	
Cash received as fixed payments of 1919 .....		\$8,305 77
“ fixed payments of prior years .....		315 77
“ interest. . . . .		23 97
“ workmen's risk .....		15 90
“ borrowed money .....		3,000 00
Total receipts .....		<u>\$11,661 41</u>

Expenditure.

Expenses of management:		
Amount paid for commissions to agents .....		\$165 36
“ statutory assessment and license .....		30 68
“ printing, stationery and advertising .....		55 74
“ salaries, directors' and auditors' fees .....		811 40
“ postage, telephone, telegrams and express .....		130 85
“ fire marshal tax .....		16 86
“ travelling expenses .....		20 65
“ investigation of claims .....		64 70
“ other expenses .....		6 00
Total expenses of management .....		<u>\$1,302 24</u>
Miscellaneous payments:		
Cash paid for losses which occurred during 1919.....		9,280 14
“ rebates .....		162 58
Total expenditure .....		<u>\$10,744 96</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

Three years.

Mutual. . . . .	\$3,750,581 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	1,692	\$3,590,872 00
Policies new and renewed in 1919 .....	657	1,536,015 00
Gross number and amount in force during 1919 .....	2,349	\$5,126,887 00
Less expired and cancelled in 1919 .....	663	1,376,306 00
Net risks in force 31st December, 1919 .....	1,686	<u>\$3,750,581 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$112,322 65
Amount of all premium notes in force, after deducting all payments thereon and assessments levied .....	98,522 91
Amount of premium notes received during the year 1919 .....	46,033 20

BLANSHARD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. MARY'S.

Commenced business 27th March, 1876.

Names and addresses of the Directors and Officers for the year 1920.

Directors:

George B. Webster .....	St. Mary's.
Duncan McVannel .....	St. Mary's.
David Bonis .....	St. Mary's.
Hilson Stanley .....	Granton.
Thomas H. Driver .....	Science Hill.
W. L. Switzer .....	St. Mary's.
James More .....	Kirkton.
George Hookway .....	Science Hill.
Robert Knowles .....	Granton.

Officers:

George B. Webster, President .....	St. Mary's.
Duncan McVannel, Vice-President .....	St. Mary's.
J. H. Jameson, Secretary-Treasurer .....	St. Mary's.

Auditors:

R. W. Switzer .....	St. Mary's.
J. J. Bellamy .....	St. Mary's.

Unassessed premium note capital, \$78,703.16.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash value, Dominion War Loan .....		\$1,000 00
Cash on hand at head office .....	\$480 20	
Cash in Molsons Bank, St. Mary's .....	4,960 42	
“ Bank of Montreal, St. Mary's, Ont.....	2,224 09	
“ Royal Bank, St. Mary's, Ont. ....	724 58	
“ Merchants Bank, Granton, Ont. ....	3,737 97	
		12,127 26
Amount unpaid of assessments levied during 1919 .....		317 17
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		78,703 16
Total assets .....		\$92,147 59

Liabilities.—None.



Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$9,518 20
Cash received for assessments levied in 1919 .....	\$3,827 60
“ assessments prior to 1919 .....	211 74
“ interest .....	305 94
Total receipts .....	<u>\$4,345 28</u>

Expenditure.

Expenses of management:	
Amount paid for investigation of claims .....	\$41 00
“ statutory assessment and license fee .....	22 36
“ salaries, directors’ and auditors’ fees .....	250 00
“ printing, stationery and advertising .....	35 00
“ postage, telephone, telegrams and express.....	16 00
“ other expenses .....	39 00
Total expenses of management .....	<u>\$403 36</u>
Miscellaneous payments:	
Cash paid for losses which occurred during 1919.....	1,332 86
Total expenditure .....	<u>\$1,736 22</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.	Three years.
Mutual .....	\$2,622,481 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	927	\$2,427,196 00
Policies new and renewed during 1919.....	362	1,055,485 00
Gross number and amount in force during 1919 .....	1,289	\$3,482,681 00
Less expired and cancelled in 1919 .....	343	860,200 00
Net risks in force 31st December, 1919 .....	946	<u>\$2,622,481 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Three-year risks.
Amount of face of all premium notes legally liable to assessment.....	\$85,786 72
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	78,703 16
Amount of premium notes received during the year 1919 .....	34,647 99

(NORTH) BLENHEIM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, CHESTERFIELD.

Commenced business 18th August, 1861.

Names and addresses of the Directors and Officers for the year 1920:

Directors:

Robert Baird.....	New Hamburg.
Thos. E. West .....	Woodstock.
Charles D. Brown.....	New Hamburg.
John Walton.....	Woodstock.
Robert Smith.....	Hickson.
W. A. Beattie.....	Bright.
Hy. Sippel.....	Bright
R. J. Thomas.....	Bright.
Benjamin Bickell.....	Bright.

Officers:

Robert Baird, President.....	New Hamburg.
Thomas E. West, Vice-President.....	Woodstock.
D. R. Stauffer, Secretary-Treasurer.....	Bright.

Auditors:

A. L. Currah.....	Bright.
Albert Smart.....	Plattsville.

Unassessed premium note capital, \$115,009.35.

Statement for the Year Ending 31st December, 1919.

Assets.

Actual cash on hand at head office .....	\$114 35	
Cash on deposit in Standard Bank, Bright, Ont. ....	3,192 10	
Cash on deposit in Standard Bank, Innerkip, Ont .....	1,265 42	
		\$4,571 87
Amount unpaid of assessments levied in 1919 .....		458 99
Amount of unpaid assessments levied in prior years (not extended), \$156.80.		
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		115,009 35
Office furniture and safe (not extended) .....	\$40 00	
Total assets . . . . .		\$120,040 21

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$885 22
Cash received at taking of application held by agents .....	\$142 00
Cash received for assessments levied in 1919 .....	4,312 65
“ assessments levied prior to 1919 .....	402 05
“ interest .....	11 17
“ transfer fees .....	7 00
<hr/>	
Total receipts .....	\$4,874 87

Expenditure.

Expenses of management:	
Amount paid for printing, stationery and advertising .....	\$58 65
“ postage, telephone, telegrams and express .....	40 50
“ salaries, directors' and auditors' fees .....	812 50
“ rent .....	8 50
“ statutory assessment and license fee .....	22 99
“ travelling expenses .....	17 00
“ fire marshal tax .....	13 08
<hr/>	
Total expenses .....	\$973 22
Miscellaneous payments:	
Cash paid for losses which occurred during 1919 .....	215 00
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Total expenditure .....	\$1,188 22

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

	Four years.
Mutual .....	\$2,683,660 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	771	\$2,515,560 00
Policies new and renewed during 1919 .....	232	867,480 00
<hr/>		
Gross number and amount in force during 1919.....	1,003	\$3,383,040 00
Less expired and cancelled in 1919 .....	223	699,380 00
<hr/>		
Net risks in force 31st December, 1919 .....	780	\$2,683,660 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Four-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$125,382 85
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	115,009 35
Amount of premium notes received during the year 1919 .....	40,463 00



(COUNTY OF) BRANT FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRANTFORD.

*Commenced business 27th May, 1861.*

Names and addresses of the Directors and Officers for the year 1920:

*Directors:*

U. O. Kendrick .....	Cainsville.
A. W. Vansickle .....	Onondaga.
John Collins .....	Brford.
Chas. McIntyre .....	Scotland.
Duncan W. Miller .....	St. George.
James Polley .....	Harley.
Francis Thomson .....	Cainsville.
Edward Knight .....	Vanessa.
E. L. Smith .....	Scotland.

*Officers:*

U. O. Kendrick, President .....	Cainsville.
A. W. Vansickle, Vice-President .....	Onondaga.
J. A. Messecar, Secretary-Treasurer .....	Brantford.

*Auditors:*

P. M. Button .....	Scotland.
R. W. Hamilton .....	Cainsville.

Unassessed premium note capital, \$112,906.57.

Statement for the Year Ending 31st December, 1919.

Assets.

Canada War Loan .....		\$7,000 00
Amount of cash at head office .....	\$163 47	
Cash in Canadian Bank of Commerce, Brantford .....	7,287 37	
		<hr/>
		7,450 84
Amount of fixed payments of 1919 .....		864 40
Amount of fixed payments, prior years (not extended) .. ..	\$542 16	
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		112,906 57
		<hr/>
Total assets .....		\$128,221 81

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$8,713 63
Cash received for fees .....	\$12 00
“ fixed payments of 1919 .....	14,202 44
“ fixed payments, prior years .....	466 37
“ interest during 1919 .....	486 81
“ payments, 1920, in advance .....	152 70
“ transfer fees .....	30 60
“ all other .....	16 56
Total receipts .....	<u>\$15,367 48</u>

Expenditure.

Expenses of management:	
Amount paid for commission .....	\$1,182 00
“ taxes .....	66 44
“ rent .....	96 25
“ fire marshal tax .....	21 41
“ statutory assessment and license fee .....	40 40
“ printing, stationery and advertising .....	104 20
“ salaries, directors' and auditors' fees .....	1,334 25
“ investigation and adjustment of claims .....	60 70
“ postage, telephones, telegrams and express .....	99 54
“ travelling expenses .....	29 00
“ all other .....	29 50
Total expenses of management .....	<u>\$3,063 69</u>
Miscellaneous payments:	
Cash paid for losses which occurred during 1919 .....	10,915 82
“ losses which occurred prior to 1919 .....	168 50
“ rebate .....	372 13
“ reinsurance .....	110 13
Total expenditure .....	<u>\$14,630 27</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

Four years.

Mutual .....	\$5,540,625 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	1,909	\$4,951,420 00
Policies new and renewed during 1919 .....	601	1,963,300 00
Gross number and amount in force during 1919.....	2,510	\$6,914,720 00
Less expired and cancelled during 1919 .....	563	1,374,095 00
Net risks in force 31st December, 1919 .....	1,947	<u>\$5,540,625 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Four-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$157,125 20
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	112,906 57
Amount of premium notes received during the year 1919 .....	52,028 48
Payments on premium notes of 1919, including all sums credited on said premium notes, viz.:	
Cash paid up to December 31st, 1919 .....	5,202 84



CANADIAN MILLERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HAMILTON.

Commenced business 20th September, 1878.

Names and addresses of the Directors and Officers for the year 1920:

Directors:

Alex. L. Noble .....Norval.  
R. A. Thompson .....Lynden.  
S. R. Stuart .....New Hamburg.  
N. H. Stevens .....Chatham.  
Neil C. Sinclair .....St. Thomas.  
Alex. C. McLeod .....Stratford.

Officers:

Alexander L. Noble, President .....Norval.  
R. A. Thompson, Vice-President .....Lynden.  
J. T. White, Secretary-Treasurer .....Hamilton.

Auditors:

W. Anderson .....Hamilton.  
W. B. Anderson .....Hamilton.

Unassessed premium note capital, \$96,256.25.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash value of mortgage .....	\$6,000 00
Bonds, debentures and Canada War Loan .....	282,017 71
Cash on hand, head office .....	\$5 78
Cash on deposit to the Company's credit, not drawn against, in Royal Bank, Hamilton .....	12,659 44
	<hr/>
	12,665 22
Amount unpaid of fixed payments of 1919 .....	605 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	96,256 25
Amount interest accrued .....	5,873 69
	<hr/>
Total assets .....	\$403,417 87

Liabilities.—None.

**Receipts.**

Cash balance at 31st December, 1918 (not extended) .....	\$22,548 87	
Cash received as fixed payments of 1919 .....		\$32,166 85
"    as fixed payments due in prior years .....		199 30
"    as interest .....		16,389 49
"    from realization of investments, e.g., debentures and other securities during 1919 (not ex- tended) . . . . .	\$6,388 17	
"    endorsement fees .....		6 25
<b>Total receipts</b> .....		<b>\$48,761 89</b>

**Expenditure.****Expenses of management:**

Amount paid for commissions . . . . .	\$35 00
"    law costs . . . . .	689 95
"    investigation and adjustment of claims .....	170 89
"    statutory assessment and license fee (Ontario) .....	14 74
"    fire marshal tax .....	79 13
"    printing, stationery and advertising .....	334 25
"    salaries, directors' and auditors' fees .....	4,934 15
"    postage, telephone, telegrams, express and exchange.	235 40
"    travelling expenses .....	600 33
"    fuel and light .....	6 00
"    taxes . . . . .	48 67
"    rent . . . . .	480 00
"    other expenses .....	115 45

**Total expenses of management** ..... **\$7,743 96**

**Miscellaneous payments:**

Cash paid for losses which occurred during 1919 .....	14,349 61
"    losses which occurred prior to 1919 .....	7,510 63
"    rebate . . . . .	528 74
"    re-insurance . . . . .	45 75
"    refund to members .....	10,002 01
"    investments (not extended) .....	\$24,503 01
"    Patriotic, hospital, and other donations .....	350 00

**Total expenditure** ..... **\$40,530 70**

**CURRENCY OF RISKS.**

Amount covered by Policies in force 31st December, 1919.

	One year or less.	Three years.	Total.
Mutual .....	\$30,000 00	\$1,342,900 00	
			<b>\$1,372,900 00</b>
Re-insurance.			
Mutual . . . . .			1,500 00
Net risks in force 31st December, 1919 .....			<b>\$1,371,400 00</b>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	454	\$1,361,450 00
Policies new and renewed during 1919 .....	170	526,950 00
Gross number and amount in force during 1919.....	624	\$1,888,400 00
Less expired and cancelled in 1919 .....	184	515,500 00
Net risks in force 31st December, 1919 .....	440	\$1,372,900 00

CLASSIFICATION OF RISKS:

Manufacturing.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	One year or less.	Three years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment..	\$1,056 00	\$15,534 75	\$156,397 00
Amount of all premium notes after deducting all payments thereon and assessments levied .....	.....	.....	96,256 25
Amount of premium notes received during the year 1919 .....	.....	.....	58,772 75
Payments on premium notes of 1919, includ- ing all sums credited on said premium notes:			
Cash paid to 31st December, 1919.....	.....	.....	32,166 85



CARADOC FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT BRYDGES.

Commenced business 28th June, 1884.

Names and addresses of the Directors and Officers for the year 1920.

Directors:

Wm. Young.....	Mount Brydges
D. Campbell.....	Southwold.
J. Switzer.....	Lambeth.
Archie Walker.....	Muncey.
Duncan M. McNeil.....	Strathroy.
E. Howlett.....	Southwold.
D. Limon.....	Strathroy.
John Hutcheson.....	Longwood.
R. Sutherland.....	Mount Brydges.
H. M. Smith.....	Mount Brydges.
J. D. Carruthers.....	Melbourne.
W. Veale.....	Mount Brydges.

Officers:

Wm. Young, President.....	Mount Brydges.
D. Campbell, Vice-President.....	Southwold.
E. W. J. Sutherland, Secretary-Treasurer.....	Mount Brydges.

Auditors:

J. H. Matthews .....	Delaware.
W. Blair .....	Mount Brydges.

Unassessed premium note capital, \$74,397.06.

Statement for the Year Ending 31st December, 1919.

Assets.

Amount cash at head office .....	\$17 31
“ Union Bank, Mount Brydges .....	4,410 32
“ Union Bank, Melbourne .....	673 06
“ Royal Bank, Strathroy .....	1,152 09
“ Bank of Montreal, London .....	541 58
“ Home Bank, Delaware .....	955 34
	<hr/>
	\$7,749 70
Amount unpaid fixed payments of 1919 .....	71 52
Amount of premium notes in force after deducting all payments thereon and assessments levied .....	74,397 06
	<hr/>
Total assets .....	\$82,218 28

Liabilities.

Amount of supposed loss .....	\$25 00
Amount of retained balance premium notes .....	132 43
<hr/>	
Total liabilities .....	\$157 43

Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$4,595 09
Cash received at head office, fees (not extended) .....	175 00
“ as fixed payments of 1919 .....	\$6,036 20
“ as fixed payments due in prior years .....	28 37
“ as interest .....	191 80
“ all other .....	36 52
<hr/>	
Total receipts .....	\$6,292 89

Expenditure.

Expenses of management:	
Amount paid for fees to agents (not extended) .....	\$175 00
Amount commission to agents .....	175 00
“ investigation and adjustment of claims .....	28 00
“ statutory assessment and license fee .....	23 39
“ fire marshal tax .....	13 80
“ travelling .....	1 25
“ printing, stationery and advertising .....	132 50
“ salaries, directors’ and auditors’ fees .....	653 25
“ postage, telephone, telegrams and express .....	57 22
“ janitor .....	5 00
“ delegates, Underwriters’ Association, and fee .....	34 50
<hr/>	
Total expenses of management .....	\$1,123 91
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1919 .....	69 79
Cash paid for losses which occurred during 1919 .....	1,652 16
“ rebate .....	136 89
“ balance, retained notes .....	155 53
<hr/>	
Total expenditure .....	\$3,138 28

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

	Three years.
Mutual .....	\$2,843,752 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	944	\$2,570,367 00
Policies new and renewed during 1919 .....	350	1,159,870 00
<hr/>		
Gross number and amount in force during 1919 .....	1,294	\$3,730,237 00
Less expired and cancelled in 1919 .....	367	886,485 00
<hr/>		
Net risks in force 31st December, 1919 .....	927	\$2,843,752 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1918.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment . . . . .	\$85,312 56
Amount of all premium notes, after deducting all payments thereon and assessments levied . . . . .	74,397 06
Amount of premium notes received during the year 1919 . . . . .	34,796 10
Payments on premium notes of 1919, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1919 . . . . .	2,437 09



(TOWNSHIP OF) CLINTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BEAMSVILLE.

Commenced business 22nd August, 1898.

Names and addresses of the Directors and Officers for the year 1920.

Directors:

Adelbert Jamieson .....	Wellandport.
Elijah Durham .....	Smithville.
C. M. Honsburger .....	Jordan Station.
Isaac Jarvis .....	Beamsville.
W. A. Griffis .....	St. Catharines.
Lewis H. Collard .....	St. Catharines.

Officers:

Adelbert Jamieson, President .....	Wellandport.
Elijah Durham, Vice-President .....	Smithville.
G. W. Tinlin, Secretary-Treasurer .....	Beamsville.

Auditors:

W. D. Fairbrother .....	Beamsville.
J. D. Albright .....	Beamsville.

Unassessed premium note capital, \$93,144 80.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash at head office .....	\$105 50	
Cash in Bank of Hamilton, Beamsville .....	4,922 02	
Cash in Bank of Commerce, Beamsville .....	2,023 59	
		\$7,051 11
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		93,144 80
Amount unpaid of fixed payments due in 1919 .....		194 86
Total assets .....		\$100,390 77

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$3,430 79	
Cash received as fixed payments due in 1919 .....		\$5,030 58
“ assessments levied in 1919 .....		76 43
“ due in prior years .....		77 06
“ interest during 1919 .....		100 70
Total receipts .....		\$5,284 77

Expenditure.

Expenses of management:	
Cash paid for agents' fees .....	\$117 75
"      statutory assessment and license fee .....	23 86
"      fire marshal tax .....	24 15
"      salaries, directors' and auditors' fees .....	566 50
"      rent .....	20 00
"      printing and stationery .....	43 75
"      investigation of claims .....	9 00
"      postage, telephone, telegrams and express .....	68 87
"      Fee Underwriters Association .....	5 00
<hr/>	
Total expenses of management .....	\$878 88
Miscellaneous payments:	
Cash paid for losses which occurred during 1919 .....	729 75
"      rebates .....	55 82
<hr/>	
Total expenditures .....	\$1,664 45
<hr/>	

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

	Three years.
Mutual .....	\$2,884,725 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	1,173	\$2,637,735 00
Policies new and renewed during 1919 .....	481	1,190,940 00
<hr/>		
Gross number and amount in force during 1919 .....	1,654	\$3,828,675 00
Less expired and cancelled in 1919 .....	459	943,950 00
<hr/>		
Net risks in force 31st December, 1919 .....	1,195	\$2,884,725 00
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CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Three years.
Amount of face of all premium notes held by the Company, and legally liable to assessment .....	\$103,926 44
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	93,144 80
Amount of premium notes received during the year 1919 .....	43,317 76
Payments on the premium notes of 1919, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1919 .....	1,719 38

CULROSS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TEESWATER.

Commenced business 3rd June, 1872.

Names and addresses of the Directors and officers for the year 1920.

Directors:

Kenneth McKenzie .....	Teeswater.
F. G. Moffat .....	Teeswater.
Thos. B. Aitken .....	Teeswater.
Thos. P. McDonald .....	Teeswater.
Robert Grant .....	Formosa.
Andrew McKague .....	Wingham.

Officers:

Kenneth McKenzie, President .....	Teeswater.
F. G. Moffat, Vice-President .....	Teeswater.
D. McIntosh, Secretary-Treasurer .....	Teeswater.

Auditors:

John McRae .....	Teeswater.
Alex. McKague .....	Teeswater.

Unassessed premium note capital, \$74,867.49.

Statement for the Year Ending 31st December, 1919.

Assets.

Canada Victory Loan Bonds .....	\$5,000 00
Actual cash on hand at head office .....	\$180 18
Cash in Bank of Hamilton, Teeswater .....	2,983 24
Cash in Molson's Bank, Teeswater .....	2,028 84
	<hr/>
	5,192 26
Amount unpaid of assessments levied during 1919 .....	956 80
Amount unpaid of assessments levied during previous years ..	\$166 76
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	74,867 49
	<hr/>
Total assets .....	\$86,016 55

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$10,188 50
Cash received for assessments levied in 1919 .....	\$3,001 05
“ assessments levied in years prior to 1919 .....	785 20
“ interest .....	429 86
	<hr/>
Total receipts .....	\$4,216 11



Expenditure.

Expenses of management:		
Amount paid for commission to agents .....		\$240 50
“ investigation of claims .....		17 00
“ postage, telephone, telegrams and express .....		25 28
“ statutory assessment and license .....		18 94
“ salaries, directors’ and auditors’ fees .....		303 20
“ printing, stationery and advertising .....		66 85
“ fire marshal tax .....		10 02
“ travelling expenses .....		13 00
“ rent .....		27 00
“ Underwriters’ Association fee .....		4 00
Total expenses of management .....		\$725 79
Miscellaneous payments:		
Cash paid for losses which occurred during 1919 .....		3,399 25
“ investment Canada Victory Loan (not extended)..	\$5,087 31	
Total expenditure .....		\$4,125 04

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

	Three years.
Mutual .....	\$2,080,497 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	860	\$1,949,392 00
Policies new and renewed during 1919 .....	312	855,260 00
Gross number and amount in force during 1919 .....	1,172	\$2,804,652 00
Less expired and cancelled in 1919 .....	280	724,155 00
Net risks in force 31st December, 1919 .....	892	\$2,080,497 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$83,219 88
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	74,867 49
Amount of premium notes received during the year 1919 .....	34,210 40

DEREHAM AND WEST OXFORD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT ELGIN.

Commenced business 18th May, 1887.

Names and addresses of the Directors and officers for the year 1920.

Directors:

J. G. Currie .....	Ingersoll.
James Little .....	Ingersoll.
R. W. Brink.....	Woodstock.
John Campbell .....	Salford.
Charles Williams .....	Tillsonburg.
Frank H. Harris .....	Mt. Elgin.

Officers:

J. G. Currie, President .....	Ingersoll.
James Little, Vice-President .....	Ingersoll.
T. R. Mayberry, Secretary-Treasurer .....	Ingersoll.

Auditors:

J. A. Morrison .....	Mt. Elgin.
R. A. Baxter .....	Brownsville.

Unassessed premium note capital, \$124,892.24.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash on hand, head office .....	\$179 52	
Cash in Royal Bank, Ingersoll .....	4,423 29	
		\$4,602 81
Amount unpaid of fixed payments of 1918 .....		608 58
Amount of premium notes in force, after deducting all pay- ments thereon and assessments levied .....	\$124,892 24	
Less residue given for re-insurance .....	2,454 00	
		122,438 24
Total assets .....		\$127,649 63

Liabilities.—None.

**Receipts.**

Cash balance at 31st December, 1918 (not extended) .....	\$4,327 03
Cash received as fixed payments of 1919 .....	\$6,226 71
“ for fixed payments, prior years .....	202 22
“ for interest .....	99 70
Total receipts .....	<u>\$6,528 63</u>

**Expenditure.****Expenses of management:**

Amount paid for statutory assessment and license .....	\$27 40
“ investigation and adjustment of claims .....	81 00
“ fire marshal tax .....	14 56
“ salaries, directors' and auditors' fees .....	660 50
“ printing, stationery and advertising .....	64 60
“ postage, telephone, telegrams and express .....	98 60
“ rent .....	4 00
“ travelling expenses .....	37 50
“ other expenses of management .....	83 00

Total expenses of management ..... \$1,071 16

**Miscellaneous payments:**

Cash paid for losses which occurred in 1919 .....	4,762 16
“ re-insurance .....	183 45
“ rebate .....	151 08
“ typewriter .....	85 00

Total expenditure ..... \$6,252 85

**CURRENCY OF RISKS.**

Amount covered by Policies in force 31st December, 1919.

	Three years.
Mutual .....	\$3,330,583 00
Re-insurance .....	91,725 00
Net risks .....	<u>\$3,238,858 00</u>

**MOVEMENT IN RISKS.**

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	1,044	\$3,131,462 00
Policies new and renewed during 1919 .....	394	1,447,845 00
Gross number and amount in force during 1919 .....	1,438	\$4,579,307 00
Less expired and cancelled in 1919 .....	421	1,248,724 00
Net risks in force 31st December, 1919 .....	1,017	<u>\$3,330,583 00</u>



## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1919.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment . . . . .	\$135,996 85
Amount of all premium notes, after deducting all payments thereon and assessments levied . . . . .	124,892 24
Amount of premium notes taken during the year 1919 . . . . .	58,754 15
Payments on premium notes of 1919, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1919 . . . . .	2,939 01
Amount of premium notes given by the Company for re-insurance . . . . .	\$2,751 75
Less payments made thereon . . . . .	297 75
Residue of said premium notes for which the Company is still liable . . . . .	\$2,454 00

(NORTH AND SOUTH) DORCHESTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HARRIETSVILLE.

Commenced business 8th January, 1869.

Names and addresses of the Directors and Officers for the year 1920.

Directors:

J. C. Dance.....Kingsmill.  
H. Rickard .....Dorchester Station.  
S. S. McDermant .....Port Burwell.  
A. E. Jackson .....Mossley.  
John A. Charlton .....Springfield.  
J. H. Barr .....Dorchester.

Officers:

J. C. Dance, President .....Kingsmill.  
H. Rickard, Vice-President .....Dorchester.  
S. E. Facey, Secretary-Treasurer .....Harrietsville.

Auditors:

B. R. Barr .....Mossley.  
W. W. Kiddie .....Belmont.

Unassessed premium note capital, \$180,723.80.

Statement for the Year Ending 31st December, 1919.

Assets.

Canada Victory Loan Bonds .....		\$10,000 00
Cash on hand at head office .....	\$12 27	
Cash deposit in Royal Bank, Ingersoll .....	41 39	
“ Royal Bank, Aylmer .....	865 74	
“ Royal Bank, Springfield .....	731 75	
“ Bank of Nova Scotia, Harrietsville .....	3,859 83	
“ Bank of Toronto, Dorchester Station, Ont. ...	802 77	
		6,313 75
Amount unpaid of fixed payments, 1919 .....		1,224 90
Amount of premium notes in force, after deducting all pay- ments thereon and assessments levied .....	\$180,723 80	
Less residue given for re-insurance .....	2,140 90	
		178,582 90
Office furniture and safe (not extended) .....	\$210 00	
Total assets .....		\$196,121 55

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$12,172 74	
Cash received as fixed payments of 1919 .....		\$13,603 60
“ fixed payments of prior years .....		52 35
“ interest .....		826 01
		<hr/>
Total receipts .....		\$14,481 96
		<hr/>

Expenditure.

Expenses of management:		
Amount paid for commission to agents .....	\$454 00	
“ travelling expenses .....	36 00	
“ printing, advertising and stationery .....	232 35	
“ statutory assessment and license .....	50 56	
“ fire marshal, tax .....	50 39	
“ rent .....	2 00	
“ salaries, directors’ and auditors’ fees .....	1,112 45	
“ postage, telephone, telegrams and express .....	80 00	
“ dues, Mutual Underwriters’ Association .....	9 00	
“ Bank collections and commissions .....	29 38	
		<hr/>
Total expenses of management .....	\$2,056 13	
Miscellaneous payments:		
Cash paid for losses which occurred during 1919 .....	17,709 18	
“ re-insurance .....	163 70	
“ rebates .....	411 94	
		<hr/>
Total expenditure .....	\$20,340 95	
		<hr/>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

	Three years.
Mutual .....	\$6,865,175 00
Re-insurance .....	80,850 00
	<hr/>
Net risks .....	\$6,784,325 00
	<hr/>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	2,310	\$6,369,975 00
Policies new and renewed during 1919 .....	936	2,977,975 00
		<hr/>
Gross number and amount in force during 1919 .....	3,246	\$9,347,950 00
Less expired and cancelled in 1919 .....	969	2,482,775 00
		<hr/>
Net risks in force 31st December, 1919 .....	2,277	\$6,865,175 00
		<hr/>



CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Three-year risks
Amount of face of all premium notes held by Company, and legally liable to assessment . . . . .	\$205,955 25
Amount of all premium notes, after deducting all payments thereon and assessments levied . . . . .	180,723 80
Amount of premium notes received during the year 1919 . . . . .	89,339 25

B.—Re-insurance.

Amount of premium notes given by the Company for re-insurance . . . . .	2,425 50
Less payment made thereon . . . . .	284 60
Residue of said premium notes for which the Company is liable . . . . .	<u>\$2,140 90</u>

DOWNIE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. PAUL'S.

Commenced business 21st April, 1884.

Names and addresses of the Directors and Officers for year 1920.

Directors:

John Murray .....	St. Paul's.
John Dempsey .....	Stratford.
Wm. Suhring .....	Stratford.
Charles Baird .....	St. Mary's
James Muir .....	St. Mary's.
Robert Armstrong .....	Rostock.

Officers:

John Murray, President .....	St. Paul's.
John Dempsey, Vice-President .....	Stratford.
Thos. H. Smith, Secretary-Treasurer .....	Sebringville.

Auditors:

D. K. Erb .....	Stratford.
Geo. Armstrong .....	St. Paul's.

Unassessed premium note capital, \$102,481.09.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash in British Mortgage Loan Co., Stratford .....	\$1,591 00	
Cash in Royal Bank, Stratford .....	3,265 12	
Cash in Royal Bank, St. Mary's .....	527 57	
Cash in Sterling Bank, Sebringville .....	1,988 99	
		\$7,372 68
Amount unpaid of assessments of 1919 .....		100 53
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		102,481 09
Total assets .....		\$109,954 30

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$6,426 47	
Cash received for assessments levied in 1919 .....		\$3,094 53
“ assessments levied in prior years .....		131 73
“ interest .....		182 81
“ gasoline engine permits .....		116 00
Total receipts .....		\$3,525 07

Expenditure.

Expenses of management:	
Amount paid for rent .....	\$6 00
“ statutory assessment and license .....	29 56
“ salaries, directors’ and auditors’ fees .....	452 55
“ printing, stationery and advertising ....	64 10
“ investigation of claims .....	19 00
“ postage, telephone, telegrams and express .....	37 86
“ taxes . . . . .	9 11
“ other expenses . . . . .	6 85
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Total expenses of management .....	\$625 03
Miscellaneous payments:	
Amount paid for losses incurred in 1919 .....	1,953 83
<hr/>	
Total expenditure. . . . .	2,578 86
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

	Three years.
Mutual . . . . .	\$3,646,360 00
	<hr/>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	1,037	\$3,434,465 00
Policies new and renewed during 1919 .....	392	1,457,700 00
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Gross number and amount in force during 1919 .....	1,429	\$4,892,165 00
Less expired and cancelled in 1919 .....	399	1,245,805 00
<hr/>		
Net risks in force 31st December, 1919 .....	1,030	\$3,646,360 00
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CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment . . . . .	\$109,390 80
Amount of all premium notes on policies in force 31st December, 1919, after deducting all payments thereon and assessments levied .....	102,481 09
Amount of premium notes received during the year 1919. ....	43,731 00



DUFFERIN FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHELBURNE.

Commenced business 1st June, 1895.

Names and addresses of the Directors and Officers for the year 1920.

Directors:

W. J. Jelly .....	Shelburne.
Samuel Barber .....	Rosemont.
Joshua A. Marshall .....	Camilla.
William McGhee .....	Melancthon.
Thos Jennings .....	Mansfield.
John J. Braiden .....	Shelburne.
Thomas Sime .....	Grand Valley.
George Lyon .....	Jessopville.
W. W. Warnock .....	Grand Valley.
Wm. Park .....	Grand Valley.
Geo. Best .....	Shelburne.
John Johnston .....	Laurel.

Officers:

W. J. Jelly, President .....	Shelburne.
Samuel Barber, Vice-President .....	Rosemont.
Thomas Whalley, Secretary-Treasurer and Manager....	Shelburne.

Auditors:

W. E. Reid .....	Shelburne.
Samuel Patterson .....	Shelburne.

Unassessed premium note capital \$181,278 51.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash value of bonds, Canada War Loan .....	\$3,000 00
Cash on hand, head office .....	
Cash in Union Bank, Shelburne .....	\$3,628 83
Cash in Royal Bank, Grand Valley .....	1,314 02
Cash in Bank of Hamilton, Orangeville .....	1,127 63
Cash in Bank of Toronto, Shelburne .....	3,156 66
	9,227 14
Amount of unpaid fixed payments of 1919 .....	57 01
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	181,278 51
Total assets .....	\$193,562 66

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$8,691 82
Cash received as fixed payments of 1919 .....	\$12,195 81
“ fixed payments of prior years .....	48 91
“ interest .....	385 25
“ gasoline permits .....	86 25
“ refund law costs .....	379 90
Total receipts .....	<u>\$13,096 12</u>

Expenditure.

Expenses of management:	
Amount paid for investigation of claims .....	\$143 80
“ laws costs .....	656 24
“ travelling expenses .....	27 40
“ fire marshal tax .....	28 60
“ commission to agents .....	646 50
“ rent .....	13 00
“ statutory assessment and license fee .....	44 52
“ printing, stationery and advertising .....	130 70
“ salaries, directors' and auditors' fees .....	1,046 40
“ postage, telephone, telegrams and express .....	113 72
Total expenses of management .....	<u>\$2,850 88</u>
Miscellaneous payments:	
Amount paid for losses which occurred during 1919 .....	9,604 45
“ rebate .....	105 47
Total expenditure .....	<u>\$12,560 80</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

Mutual .....	<u>\$5,873,665 00</u>
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	2,207	\$5,526,145 00
Policies new and renewed during 1919 .....	862	2,399,540 00
Gross number and amount in force during 1919 .....	3,069	\$7,925,685 00
Less expired and cancelled in 1919 .....	750	2,052,020 00
Net risks in force 31st December, 1919 .....	2,319	<u>\$5,873,665 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment . . . . .	\$203,927 03
Amount of all premium notes after deducting all payments thereon and assessments levied . . . . .	181,278 51
Amount of premium notes received during the year 1919 . . . . .	83,732 81
Payments on premium notes of 1919, including all sums credited on said premium notes, Cash paid up to 31st December, 1919. . . . .	5,023 12



(NORTH) DUMFRIES AND SOUTH WATERLOO FARMERS' MUTUAL FIRE  
INSURANCE COMPANY.

HEAD OFFICE, GALT.

*Commenced business 15th May, 1856.*

Names and addresses of the Directors and Officers for the year 1920.

*Directors:*

Geo. R. Barrie .....	Galt.
John B. Bricker .....	Ayr.
J. M. Irwin .....	Galt.
Jos. Betzner .....	Copetown.
Frank W. Hanes.....	Dundas.
W. C. Shaw .....	Hespeler.
Col. J. Z. Fraser .....	Burford.
Henry Watson .....	Galt.
Geo. L. Telfer .....	Paris.

*Officers:*

Geo. R. Barrie, President .....	Galt.
John B. Bricker, Vice-President ....	Ayr.
A. W. Hilborn, Secretary-Treasurer .....	Galt.

*Auditors:*

Wm. Cowan .....	Galt.
Jno. Taylor .....	Galt.

Unassessed premium note capital, \$347,479.30.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash value of mortgages .....	\$13,500 00
Cash in Bank of Commerce, Galt .....	316 07
Amount unpaid of assessments levied during 1919 .....	853 26
Amount unpaid of prior year .....	44 36
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	347,479 30
Amount fees .....	65 00
Amount office furniture (not extended) .....	\$300 00
Total assets .....	\$362,257 99

Liabilities.—None.

## Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$2,605 12	
Cash received for application fees .....		\$737 00
“ assessments levied in 1919 .....		13,405 58
“ assessments levied in years prior to 1919 .....		790 68
“ interest . . . . .		799 40
“ lapsed and cancelled policies .....		64 58
“ borrowed money .....		10,000 00
“ fees . . . . .		36 00
“ all other . . . . .		15 00
“ realization of investments (not extended) ....	\$1,000 00	
Total receipts . . . . .		<u>\$25,848 24</u>

## Expenditure.

## Expenses of management:

Amount paid for statutory assessment and license fee .....	\$61 98
“ printing, stationery and advertising .....	76 97
“ rent . . . . .	98 27
“ taxes (municipal and government) .....	37 05
“ salaries, directors' and auditors' fees .....	2,167 30
“ fire marshal tax .....	31 06
“ postage, telephone, telegrams and express .....	138 44
“ investigation and adjustments of claims .....	121 90
“ interest . . . . .	280 66
“ fuel and light .....	14 65
“ expenses, board meeting .....	68 75
“ collecting assessments .....	50 00
“ Mutual Underwriters' fee and expenses to annual	
“ meeting . . . . .	26 30
“ safe and moving .....	158 40
“ other expenses of management .....	171 48
Total expenses of management .....	<u>\$3,503 21</u>

## Miscellaneous payments:

Cash paid for losses which occurred during 1919 .....	13,034 08
“ losses which occurred prior to 1919 .....	2,600 00
“ repayment of loans .....	10,000 00
Total expenditure . . . . .	<u>\$29,137 29</u>

## CURRENCY OF RISKS.

## Amount covered by Policies in force 31st December, 1919

	Four years.
Mutual . . . . .	\$8,703,555 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	2,515	\$7,966,935 00
Policies new and renewed during 1919 .....	799	2,820,900 00
Gross number and amount in force during 1919 .....	3,314	10,787,835 00
Less expired and cancelled in 1919 .....	731	2,084,280 00
Net risks in force 31st December, 1919 .....	2,583	\$8,703,555 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$374,789 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	347,479 30
Amount of premium notes received during the year 1919 .....	121,232 00



DUNWICH FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALLACETOWN.

Commenced business, September, 1880.

Names and addresses of the Directors and Officers for the year 1920.

Directors:

D. Carmichael .....	West Lorne.
Jno. McPherson .....	Campbellton.
John McPhail .....	Iona.
D. R. Thomson .....	Iona.
Archibald MacColl .....	Rodney.
John R. Gow .....	Dutton.

Officers:

D. Carmichael, President .....	West Lorne.
John McPherson, Vice-President. ....	Campbellton.
W. A. Galbraith, Secretary-Treasurer .....	Iona Station.

Auditors:

A. Carmichael .....	West Lorne.
D. C. McKellar .....	Dutton.

Unassessed premium note capital, \$120,300.82.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash in Merchants Bank, West Lorne, Ont. ....	\$774 83	
Cash in Royal Bank, Dutton .....	1,482 14	
Cash in Home Bank, Iona .....	79 15	
		<hr/>
		\$2,336 12
Amount unpaid of fixed payments of 1919 .....		700 49
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		120,300 82
		<hr/>
Total assets .....		\$123,337 43

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$1,910 11	
Amount of cash received for fixed payments of 1919 .....		\$10,199 44
“ “ fixed payments due in prior years .....		505 05
“ “ interest .....		28 41
		<hr/>
Total receipts .....		\$10,732 90

**Expenditure.****Expenses of management:**

Amount paid for investigation of claims .....	\$39 40
“ commission to agents .....	153 50
“ travelling expenses . . . . .	43 00
“ postage, telephones, telegrams and express .....	56 00
“ statutory assessment and license .....	29 32
“ printing, stationery and advertising .....	32 50
“ salaries, directors' and auditors' fees .....	452 60
“ taxes .....	26 18
“ rent .....	7 50
“ other expenses .....	74 90

Total expenses of management .....	\$914 90
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**Miscellaneous payments:**

Cash paid for losses which occurred during 1919 .....	9,246 23
“ rebate .....	145 76

Total expenditure .....	\$10,306 89
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**CURRENCY OF RISKS.**

Amount covered by Policies in force 31st December, 1919.

	Four years.
Mutual .....	\$3,591,375 00

**MOVEMENT IN RISKS.**

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	1,327	\$3,400,000 00
Policies new and renewed during 1919 .....	415	1,201,000 00
Gross number and amount in force during 1919 .....	1,742	\$4,601,000 00
Less expired and cancelled in 1919 .....	426	1,009,625 00
Net risks in force 31st December, 1919 .....	1,316	\$3,591,375 00

**CLASSIFICATION OF RISKS:**

Farm and non-hazardous.

**PREMIUM NOTES**

On Policies in force 31st December, 1919.

	Four years.
Amount of face of all premium notes held by the Company, and legally liable to assessment .....	\$143,655 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	120,300 82
Amount of premium notes received during the year 1919 .....	48,040 00
Payments on the premium notes of 1919, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1919 .....	3,595 86

(SOUTH) EASTHOPE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TAVISTOCK.

Commenced business 28th December, 1871.

Names and addresses of the Directors and Officers for the year 1920:

Directors:

A. H. Goring .....	Woodstock.
J. Pletsch .....	Shakespeare.
Edw. Caister .....	Tavistock.
E. J. Wettlaufer .....	Tavistock.
A. Herman .....	Tavistock.
Jas. McCallum .....	Stratford.
Wm. Kaufman .....	Tavistock.
Issacher Carp .....	Woodstock.
Conard Wilker .....	Tavistock.

Officers:

A. H. Goring, President .....	Woodstock.
J. Pletsch, Vice-President .....	Shakespeare.
W. S. Russell, Secretary-Treasurer .....	Tavistock.

Auditors:

H. J. Mansz .....	Shakespeare.
Frank Corp .....	Woodstock.

Unassessed premium note capital, \$222,574.28.

Statement for the Year Ending 31st December, 1919.

Assets.

Canada Victory Loan Bonds .....	\$2,000 00
Cash on hand at head office .....	\$70 95
Cash in Standard Bank, Tavistock .....	6,312 24
Cash in Royal Bank, Stratford .....	583 38
	6,966 57
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	222,574 28
Amount unpaid of assessments of 1919 .....	474 80
Total assets . . . . .	\$232,015 65

Liabilities.—None.



**Receipts.**

Cash balance at 31st December, 1918 (not extended) .....	\$8,370 55	
Cash received for assessments levied during 1919 .....		\$6,397 66
“ assessments levied prior to 1919 .....		415 70
“ interest .....		138 08
Total receipts .....		<u>\$6,951 44</u>

**Expenditure.**

<b>Expenses of management:</b>		
Amount paid for salaries, directors' and auditors' fees .....	\$433 00	
“ law costs .....	949 73	
“ statutory assessment and license fee .....	38 44	
“ printing, stationery and advertising .....	93 75	
“ fire marshal tax .....	14 23	
“ postage, telephone, telegrams and express .....	90 16	
“ travelling expenses .....	24 00	
“ rent .....	17 00	
“ investigation of claims .....	46 30	
“ collecting assessment .....	95 00	
“ calendars .....	98 00	
“ other expenses .....	17 41	
Total expenses of management .....		<u>\$1,917 02</u>
<b>Miscellaneous payments:</b>		
Cash paid for losses which occurred during 1919 .....	4,438 40	
“ for investments (not extended) .....	\$2,000 00	
Total expenditure .....		<u>\$6,355 42</u>

**CURRENCY OF RISKS.**

Amount covered by Policies in force 31st December, 1919.

Four years.

Mutual .....	\$5,005,120 00
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**MOVEMENT IN RISKS.**

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	1,466	\$4,675,700 00
Policies new and renewed during 1919 .....	419	1,575,340 00
Gross number and amount in force during 1919 .....	1,885	\$6,251,040 00
Less expired and cancelled in 1919 .....	417	1,245,920 00
Net risks in force 31st December, 1919 .....	1,468	<u>\$5,005,120 00</u>

**CLASSIFICATION OF RISKS:**

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Four-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment . . . . .	\$250,256 00
Amount of all premium notes, after deducting all payments thereon and assessments levied . . . . .	222,574 28
Amount of premium notes received during the year 1919 . . . . .	78,767 00
Payments on premium notes of 1919, including all sums credited on said premium notes:	
Amount of cash paid to 31st December, 1919 . . . . .	1,715 10

EKFRID MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, APPIN.

Commenced business 16th September, 1891.

Names and addresses of the Directors and Officers for the year 1920.

Directors:

Peter Gardiner .....	Glencoe.
Donald Dewar .....	Wallace.
John G. Lethbridge .....	Glencoe.
Neil A. Galbraith .....	Appin.
John T. McLean .....	Melbourne.
A. S. McDonald .....	Appin.

Officers:

Peter Gardiner, President .....	Glencoe.
Donald Dewar, Vice-President .....	Wallace.
A. P. McDougald, Secretary-Treasurer .....	Melbourne.

Auditors:

Frank McLean .....	Melbourne.
Gilbert Hyndman .....	Melbourne.

Unassessed premium note capital, \$79,940.01.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash value municipal debentures .....	\$2,125 00
Amount of cash on hand at head office .....	\$45 82
“ cash in Royal Bank, Glencoe, Ont. ....	857 36
“ “ Home Bank, Melbourne, Ont. ....	1,691 96
“ “ Merchants Bank, Alvinston, Ont. ....	267 08
“ “ Royal Bank, Strathroy, Ont. ....	315 26
“ “ Royal Bank, Appin, Ont.....	302 96
“ “ Merchants Bank, Glencoe, Ont. ....	519 76
	<hr/>
	4,000 20 .
“ unpaid of fixed payments of 1919 .....	155 30
“ prior fixed payments still unpaid (not extended) ..	\$647 35
“ premium notes in force, after deducting all payments thereon and assessments levied .....	79,940 01
“ interest due and accrued .....	95 62
“ office furniture and safe (not extended) .....	\$50 00
	<hr/>
Total assets .....	\$86,316 13

Liabilities.

Amount of supposed loss .....	\$50 00
	<hr/>
Total liabilities .....	\$50 00



Receipts.

Cash balance, 31st December, 1918 (not extended) .....	\$5,882 48	
Cash received from fixed payments of 1919 .....		\$6,074 96
“ fixed payments of prior years .....		185 39
“ interest .....		92 95
“ transfer fees .....		1 50
Total receipts .....		<u>\$6,354 80</u>

Expenditure.

Expenses of management:

Amount paid for salaries, directors' and auditors' fees .....	\$460 00
“ commission .....	68 00
“ investigation of claims .....	56 00
“ printing, stationery and advertising .....	89 85
“ postage, telephone, telegrams and express .....	65 00
“ statutory assessment and license .....	25 44
“ fire marshal tax .....	13 78
“ rent .....	6 50
“ travelling expenses .....	40 80
“ other expenses .....	5 00
Total expenses of management .....	<u>\$830 37</u>

Miscellaneous payments:

Amount paid for losses which occurred prior to 1919 .....	50 00
“ losses which occurred during 1919 .....	\$5,040 10
“ rebate .....	191 61
“ invested municipal debentures (not extended) .....	\$2,125 00

Total expenditure .....	<u>\$6,112 08</u>
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

	Three years.
Mutual .....	\$3,037,560 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	1,187	\$2,858,589 00
Policies new and renewed during 1919 .....	491	1,358,841 00
Gross number and amount in force during 1919 .....	1,678	\$4,217,430 00
Less expired and cancelled in 1919 .....	504	1,179,870 00
Net risks in force 31st December, 1919 .....	1,174	<u>\$3,037,560 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment . . . . .	\$91,126 80
Amount of all premium notes, after deducting all payments thereon and assessments levied . . . . .	79,940 01
Amount of premium notes received during 1919 . . . . .	40,765 23
Payments on premium notes of 1919, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1919 . . . . .	2,718 63

ELMA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ATWOOD.

Commenced business 22nd March, 1884

Names and addresses of the Directors and Officers for the year 1920.

Directors:

James Moffatt .....	Monkton.
J. K. Baker .....	Brussels.
Thomas E. Shearer .....	Listowel.
S. J. Love .....	Atwood.
George Cleland .....	Listowel.
John S. Cowan .....	Atwood.
D. B. Grieve .....	Millbank.
I. D. Smith .....	Atwood.
John Denstedt .....	Gadshill.

Officers:

James Moffatt, President .....	Monkton.
J. K. Baker, Vice-President.....	Brussels.
J. R. Hammond, Secretary-Treasurer .....	Atwood.

Auditors:

A. M. Sweeton .....	Atwood.
James H. Thomson .....	Henfryn.

Unassessed premium note capital, \$280,106 00

Statement for the Year Ending 31st December, 1919.

Assets.

Cash value of loan company debentures .....	\$5,000 00
Cash on hand, head office .....	\$225 24
Cash in Bank of Hamilton, Atwood .....	11,365 95
Cash in Sterling Bank, Monkton, Ont. ....	2,594 96
	<hr/>
	14,186 15
Amount unpaid of assessment levied during 1919 .....	704 59
Amount of premium notes in force, after deducting all payments thereon and assessments levied. ....	280,106 00
	<hr/>
Total assets .....	\$299,996 74

Liabilities.—None.

Receipts.

Cash at 31st December, 1918 (not extended) .....	\$7,178 10
Cash received for assessments levied during 1919 .....	\$8,025 55
“ assessments levied before 1919 .....	599 80
“ interest .....	399 44
	<hr/>
Total receipts .....	\$9,024 79



## Expenditure.

## Expenses of management:

Amount paid for investigation of claims .....	\$44 00
" postage, telephone, telegrams and express .....	72 85
" statutory assessment and license .....	43 46
" printing, stationery and advertising .....	96 75
" salaries, directors' and auditors' fees .....	512 70
" rent .....	11 00
" fire marshal tax .....	18 14
" taxes, Government and municipal .....	4 06
" sundries .....	37 90

Total expenses of management ..... \$840 86

## Miscellaneous payments:

Amount paid for losses which occurred during 1919 .....	5 10
" losses which occurred prior to 1919 .....	1,082 46
" rebate .....	88 30

Total expenditure ..... \$2,016 72

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

	<b>Four years.</b>
Mutual .....	\$5,930,800 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	1,497	\$5,377,110 00
Policies new and renewed during 1919 .....	496	2,156,500 00
Gross number and amount in force during 1919 .....	1,993	\$7,533,610 00
Less expired and cancelled in 1919 .....	484	1,602,810 00
Net risks in force 31st December, 1919 .....	1,509	<u>\$5,930,800 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1919.

Amount of face value of all premium notes held by Company and legally liable to assessment .....	\$296,540 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	280,106 00
Amount of premium notes received during the year 1919 .....	107,825 00

ERAMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROCKWOOD.

Commenced business 9th April, 1861.

Names and addresses of the Directors and Officers for the year 1920:

Directors:

John McNabb .....	Rockwood
Ernest Parkinson .....	Guelph.
Leonard McDougall .....	Rockwood.
F. B. Anderson .....	Fergus.
Charles Benham .....	Rockwood.
John Grieve .....	Rockwood.

Officers:

John McNabb, President .....	Rockwood.
Ernest Parkinson, Vice-President .....	Guelph.
Robert Scott, Secretary-Treasurer .....	Rockwood.

Auditors:

Jos. J. Aldous .....	Rockwood.
S. Duffield .....	Guelph.

Unassessed premium note capital, \$96,522.60.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash value of debentures and Canada War Loan .....	\$14,000 00	
Cash on hand, head office .....	\$34 24	
Cash on deposit to the Company's credit, not drawn against, in the Royal Bank, Rockwood .....	1,936 01	
Cash on deposit, not drawn against, in the Canadian Bank of Commerce, Guelph .....	1,147 59	
Cash on deposit, Imperial Bank, Fergus, Ont. ....	482 50	
		3,600 34
Amount unpaid of fixed payments of 1919 .....		372 65
Amount of prior years (not extended) .....	\$119 05	
Amount of premium notes in force, after deducting all pay- ments thereon and assessments levied .....	96,522 60	
Less residue of premium notes given by Company for re-insur- ance .....	12,197 80	
		84,324 80
Office furniture and safe (not extended) .....	\$85 00	
		\$102,297 79

Liabilities.—None.

**Receipts.**

Cash balance at 31st December, 1918 (not extended) .....	\$2,675 78
Cash received as fixed payments of 1919 .....	\$3,906 95
“ fixed payments of prior years .....	270 75
“ interest .....	813 88
“ re-insurance on losses .....	1,914 15
<b>Total receipts .....</b>	<b>\$6,905 73</b>

**Expenditure.****Expenses of management:**

Amount paid for agents' commission .....	\$386 00
“ investigation of claims .....	20 00
“ statutory assessments and license .....	18 95
“ printing, stationery, advertising .....	68 85
“ postage, telephones, telegrams and express .....	29 19
“ salaries, directors' and auditors' fees .....	280 10
“ rent of room for Board meeting .....	7 00
“ travelling expenses .....	13 35
“ fire marshal tax .....	9 13
“ dues to Underwriters' Association .....	4 00

**Total expenses of management .....** **\$836 57**

**Miscellaneous payments:**

Cash paid for losses which occurred during 1919 .....	4,567 05
“ re-insurance .....	524 50
“ rebates .....	53 05

**Total expenditure .....** **\$5,981 17**

**CURRENCY OF RISKS.**

Amount covered by policies in force 31st December, 1919.

	<b>Three years.</b>
Mutual .....	\$2,207,885 00

Less Re-insurance.

On mutual system .....	266,325 00
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**Net risks actually carried by Company, 31st December, 1919 ..** **\$1,941,560 00**

**MOVEMENT IN RISKS.**

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	894	\$1,950,070 00
Policies new and renewed during 1919 .....	426	932,640 00
Gross number and amount in force during 1919 .....	1,320	\$2,882,710 00
Less expired and cancelled in 1919 .....	295	674,825 00
<b>Net risks in force 31st December, 1919 .....</b>	<b>1,025</b>	<b>\$2,207,885 00</b>



CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

Amount of face of all premium notes held by Company and legally liable to assessment . . . . .	\$104,265 00
Amount of all premium notes, after deducting all payments thereon and assessments levied . . . . .	96,522 60
Amount of all premium notes received during 1919 . . . . .	44,155 25
Payments on premium notes of 1919, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1919 . . . . .	1,601 50

Re-insurance.

Amount of premium notes given for re-insurance . . . . .	13,111 50
Less payments made thereon . . . . .	913 70
Residue of said premium notes for which the Company is still liable . . . . .	\$12,197 80

ERIE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SELKIRK.

Commenced business 2nd Septcmber, 1871.

Names and addresses of the Directors and Officers for the year 1920:

Directors:

Joshua Honsberger .....	Dunnville.
Daniel W. Culver .....	Selkirk.
Andrew Sherk .....	Selkirk.
Nicholas Kiefer .....	Fisherville.
Christopher Ebert .....	Cayuga.
John Featherstone .....	Fisherville.
C. J. Smelser .....	Hagersville.
James Lyons .....	Dunnville.
Alex. Hicks .....	Dunnville.
Guy A. Reichelt .....	South Cayuga.
Wm. R. Holland .....	South Cayuga.
Jacob Schaffer .....	Fisherville.

Officers:

Joshua Honsberger, President .....	Dunnville.
Daniel W. Culver, Vice-President .....	Selkirk.
A. E. Havill, Secretary-Treasurer .....	South Cayuga

Auditors:

Wm. Beabion .....	Selkirk.
Leander F. Culver .....	Selkirk.

Unassessed premium note capital, \$106,857.12.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash on hand in office .....	\$183 36	
Cash in Bank of Hamilton, Dunnville .....	363 63	
“ Bank of Commerce, Cayuga .....	132 67	
“ Union Bank, Fisherville .....	152 68	
“ Bank of Hamilton, Selkirk .....	268 27	
“ Union Bank, Dunnville .....	561 24	
		\$1,661 85
Amount of unpaid assessments, 1919 .....		56 40
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		106,857 12
Office furniture (not extended) .....	\$100 00	
Total assets .....		\$108,575 37

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$4,371 93	
Cash received for agents' fees .....		502 50
Cash received as fixed payments of 1919 .....		838 02
“ assessments levied prior 1919 .....		56 40
Total receipts .....		<u>\$1,396 92</u>

Expenditure.

Expenses of management:		
Amount paid for agents' fees .....		\$335 00
“ fuel and light .....		2 00
“ statutory assessment and license ....		23 77
“ fire marshal tax .....		20 37
“ printing, stationery and advertising .....		14 00
“ salaries, directors' and auditors' fees .....		594 10
“ travelling expenses .....		5 00
“ postage, telegrams and express .....		39 10
“ other expenses .....		20 50
Total expenses of management .....		<u>\$1,053 84</u>
Miscellaneous payments:		
Amount paid for losses which occurred in 1919 .....		3,006 21
“ rebate .....		46 95
Total expenditure .....		<u>\$4,107 00</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

	Four years.
Mutual .....	\$2,865,020 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	977	\$2,624,580 00
Policies new and renewed during 1919 .....	336	1,040,725 00
Gross number and amount in force during 1919 .....	1,313	3,665,305 00
Less expired and cancelled in 1919 .....	290	800,285 00
Net risks in force 31st December, 1919 .....	1,023	<u>\$2,865,020 00</u>



## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1919.

	Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$116,432 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	106,857 12
Amount of premium notes received during the year 1919 .....	41,901 00
Payments on premium notes of 1919, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1919 .....	838 02

FARMERS' CENTRAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALKERTON.

Commenced business 31st March, 1894.

Names and addresses of the Directors and Officers for the year 1920.

Directors:

James Tolton.....	Walkerton.
John Oswald.....	Chesley.
R. J. Clancy.....	Chepstow.
Eckhardt Siegner.....	Mildmay.
Val. Fisher.....	Walkerton.
M. Bilger.....	Mildmay.

Officers:

James Tolton, President.....	Walkerton.
John Oswald, Vice-President.....	Chesley.
J. J. Schumacher, Manager .....	Walkerton.

Auditors:

James A. Lamb.....	Walkerton.
Thomas H. Jasper.....	Carlsruhe.

Unassessed premium note capital, \$487,067.17.

Statement for the Year Ending 31st December, 1919.

Assets.

Canada war loans, bonds, Provincial Government and Loan Company debentures .....	\$20,000 00
Actual cash in hand at head office .....	\$222 37
Amount of deposit in Bank of Hamilton, Port Elgin .....	2,181 06
“ Union Bank, Dundalk .....	
“ Royal Bank, Cargill .....	3,452 13
“ Merchants Bank, Walkerton .....	3,176 09
	9,031 65
Amount unpaid of fixed payments of 1919 .....	261 72
Prior instalments on fixed payments (not extended) .....	\$382 24
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	487,067 17
Less residue of premium notes given for re-insurance .....	18,182 10
	468,885 07
Amount of interest accrued .....	110 48
Total assets .....	\$498,288 92

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1918 (not extended).....	\$14,161 56
Cash received for fixed payments of 1919 .....	\$50,477 95
“ prior years .....	191 54
“ interest. . . . .	787 51
“ re-insurance on losses .....	253 95
“ all other sources .....	57 79
Total receipts .....	<u>\$51,768 74</u>

Expenditure.

Expenses of management:	
Amount paid for commission and fees .....	\$2,277 00
“ rent, fuel and light .....	100 00
“ statutory assessment and license fee .....	130 99
“ law costs .....	2 05
“ travelling expenses .....	86 13
“ salaries, directors' and auditors' fees .....	3,583 91
“ fire marshal tax .....	117 65
“ printing, stationery and advertising .....	700 92
“ postage, telephone, telegram and express .....	265 56
“ investigation of claims .....	493 35
“ taxes. . . . .	25 70
“ Mutual Underwriters' Association, fee, and all other..	10 00
Total expenses of management .....	<u>\$7,793 26</u>
Miscellaneous payments:	
Amount paid for losses which occurred prior to 1919.....	1,184 00
“ losses which occurred during 1919 .....	25,641 67
“ re-insurance .....	1,624 00
“ rebate .....	372 10
“ adding machine .....	324 90
“ purchase of investments (not extended)..	\$19,958 72
Total expenditure .....	<u>\$36,939 93</u>

CURRENCY OF RISKS.

Amount of Policies in force 31st December, 1919.

	One year.	Two years.	Three years.	Four years.	Total.
Mutual .....	\$139,057 00	\$85,975 00	\$14,739,848 00	\$3,996,847 00	\$18,961,727 00
Less re-insurance .	.....	.....	665,874 00	.....	665,874 00
Net risks actually carried by Company at 31st Dec., 1919 .....	\$139,057 00	\$85,975 00	\$14,073,974 00	\$3,996,847 00	<u>\$18,295,853 00</u>



## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	8,036	\$17,617,389 00
Policies new and renewed during 1919 .....	3,036	7,161,160 00
Gross number and amount in force during 1919 .....	11,072	\$24,778,549 00
Less expired and cancelled in 1919 .....	2,847	5,816,822 00
Net risks in force 31st December, 1919 .....	8,225	18,961,727 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1919.

	One year.	Two years.	Three years.	Four years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment..	\$4,395 00	\$2,824 00	\$464,856 00	\$116,680 00	\$588,755 00 .
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	\$3,661 12	\$2,451 22	\$387,672 70	\$93,282 13	\$487,067 17
Amount of premium notes received during 1918. . . . .	\$4,395 00	\$1,546 00	\$192,817 00	\$31,106 00	\$229,864 00
Payments on premium notes of 1919, including all sums credited on said premium notes:					
Cash paid up to 31st December, 1919. . . . .					\$24,082 36

## Re-insurance.

Amount of premium notes given by the Company for re-insurance.....	\$19,806 10
Less payments made thereon .....	1,624 00
Residue of premium notes for which the Company is still liable.....	\$18,182 10

FARMERS' UNION MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LINDSAY.

Commenced business 3rd June, 1895.

Names and addresses of the Directors and Officers for the year 1920:

Directors:

Edwin Mark .....	Little Britain.
John R. Magee .....	Janetville.
John Suggitt .....	Cameron.
Alex. Horn .....	Ops.
Thos. D. Young .....	Peterboro.
Maurice McMillan .....	Beaverton.
Thomas Davey .....	Kirkfield.
Thos. Robertson .....	Dunsford.
W. H. Lowes .....	Mount Pleasant.
W. J. Porter .....	Peterboro.
Wm. Hoskin .....	Burnt River.
G. B. Nicholls .....	Lakefield.

Officers:

Edwin Mark, President .....	Little Britain.
Jno. R. Magee, Vice-President .....	Janetville.
R. G. Corneil, Secretary-Treasurer .....	Lindsay.

Auditors:

W. H. Wilson .....	Lindsay.
E. H. Hopkins .....	Lindsay.

Unassessed premium note capital, \$331,104.53.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash value of debentures .....	\$3,000 00
Cash value of mortgages .....	13,225 00
Actual cash in Standard Bank, Lindsay .....	23,340 08
Amount unpaid of fixed payments due in 1919 .....	4,062 62
Amount unpaid of fixed payments, prior years .....	39 40
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	\$331,104 53
Less residue of premium notes for insurance .....	3,531 96
	327,572 57
Amount of interest accrued .....	662 83
Office furniture (not extended) .....	\$272 00
Total assets .....	\$371,902 50

Liabilities.—None.

Receipts.

Cash balance for 31st December, 1918 (not extended).....	\$7,589 33
Cash received for membership fees .....	\$1,762 50
“ fixed payments of 1919 .....	28,893 01
“ fixed payments due in prior years .....	4,001 00
“ interest .....	1,192 26
“ extra premiums .....	17 85
“ from investments (not extended) .....	\$200 00
<b>Total receipts .....</b>	<b>\$35,866 62</b>

Expenditure.

Expenses of management:

Cash paid for agents' fees .....	\$3,963 00
“ investigation of claims .....	146 00
“ statutory assessment and license fee.....	89 67
“ fire marshal tax .....	80 56
“ salaries, directors' and auditors' fees .....	1,425 85
“ Secretary's bond .....	10 00
“ revenue stamps .....	40 00
“ printing, stationery and advertising .....	151 66
“ postage, telegrams and express .....	220 82
“ rent. . . . .	60 00
“ collection of notes .....	69 70
“ other expenses .....	3 70

Total expenses of management ..... \$6,260 96

Miscellaneous payments:

Amount paid for losses which occurred during 1919 .....	12,327 03
“ re-insurance .....	662 29
“ rebates .....	1,065 59

Total expenditure ..... \$20,315 87

CURRENCY OF RISK.

Amount covered by Policies in force, 31st December, 1919.

	One-year risks.	Two-year risks.	Three-year risks.	Total.
Mutual .....	\$68,025 00	\$86,300 00	\$12,502 44	\$12,656,766 00

Re-insurance.

Mutual System ..... \$109,450 00

Net risks carried by Company at 31st December, 1919 .....\$12,547,316 00



MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	5,854	\$11,838,816 00
Policies new and renewed during 1919.....	2,107	4,373,010 00
Gross number and amount in force during 1919 .....	7,961	\$16,211,826 00
Less expired and cancelled in 1919 .....	1,892	3,555,060 00
Net risks in force 31st December, 1919 .....	6,069	\$12,656,766 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	One-year risks.	Two-year risks.	Three-year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment..	\$2,454 50	\$3,103 78	\$527,871 50	\$533,429 78
Amount of all premium notes after deducting all payments thereon and assessments levied .....	.....	.....	.....	331,104 53
Amount of premium notes received during the year 1919..	.....	.....	.....	149,019 15
Payments on the premium notes of 1919, including all sums credited on the said premium notes, viz.:				
Cash paid up to 31st Dec., 1919 .....	.....	.....	.....	28,893 01
Notes for fixed payments or assessments unpaid 31st December, 1919 .....	.....	.....	.....	3,792 77

B.—Re-insurance..

Premium notes given by the Company for re-insurance ..	.....	.....	.....	4,194 25
Less payments made thereon..	.....	.....	.....	662 29
Residue of said premium notes for which the Company is liable. . . . .	.....	.....	.....	3,531 96

FORMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FORMOSA.

Commenced business 22nd May, 1880.

Names and addresses of the Directors and Officers for the year 1920.

Directors:

John. F. Waechter .....	Mildmay.
Thomas Ingles .....	Clifford.
Alex. Robertson .....	Paisley.
A. Lang .....	Chepstow.
M. Filsinger .....	Mildmay.
Albert Dietrich .....	Greenock.

Officers:

Jno. F. Waechter, President .....	Formosa.
Thomas Ingles, Vice-President .....	Clifford.
E. G. Kuntz, Secretary-Treasurer .....	Formosa.

Auditors:

Alex. McLennan .....	Walkerton.
Jno. T. Rettinger .....	Formosa.

Unassessed premium note capital, \$235,918.64.

Statement for the Year Ending 31st December, 1919.

Assets.

Canada Victory Loan Bonds .....		\$3,500 00
Cash at head office .....	\$820 68	
Amount of deposit, Merchants Bank, Mildmay .....	423 52	
“ Canadian Bank of Commerce, Walkerton...	1,074 67	
“ Molsons Bank, Formosa .....	6,647 72	
“ Royal Bank, Cargill .....	1,039 80	
		10,006 39
Cash in agents' hands .....		515 46
Amount of premium notes in force, after deducting all pay- ments thereon and assessments levied, 1919 .....	\$235,918 64	
Less residue of premium notes given by the Company for re-insurance. . . . .	13,400 14	
		222,518 50
Amount unpaid, fixed payments of 1919 .....		651 10
Total assets .....		\$237,191 45

Liabilities.—None.

**Receipts.**

Cash balance at 31st December, 1918 (not extended) .....	\$8,418 98
Cash received for fixed payments of 1919 .....	\$21,038 09
“ fixed payments due in prior year .....	335 36
“ agents' balance .....	464 33
“ re-insurance on loss .....	875 79
“ interest .....	358 38
<b>Total receipts .....</b>	<b>\$23,071 95</b>

**Expenditure.****Expenses of management:**

Amount paid for commission to agents .....	\$799 19
“ statutory assessment and license .....	62 38
“ salaries, directors' and auditors' fees .....	1,284 50
“ travelling expenses .....	47 40
“ postage, telephone, telegrams and express .....	156 41
“ printing, stationery and advertising .....	170 43
“ investigation of claims .....	316 50
“ taxes .....	9 90
“ rent .....	40 00
“ fire marshal tax .....	57 74
“ other .....	31 25

**Total expenses of management .....** **\$2,975 70**

**Miscellaneous payments:**

Amount paid for losses which occurred in 1919 .....	14,057 65
“ re-insurance .....	1,187 70
“ rebate .....	263 49
“ investment, Canada War Loan (not extended) .....	\$3,000 00

**Total expenditure .....** **\$18,484 54**

**CURRENCY OF RISKS.**

Amount of Policies in force 31st December, 1919.

Three-year risks.

Mutual .....

\$8,533,265 00

**Re-insurance.**

Mutual System .....

482,311 00

Net risks carried by Company at 31st December, 1919 .....

\$8,050,954 00

**MOVEMENT IN RISKS.**

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	3,368	\$8,023,113 00
Policies new and renewed during 1919 .....	1,349	3,551,156 00
Gross number and amount in force during 1919 .....	4,717	\$11,574,269 00
Less expired and cancelled in 1919 .....	1,401	3,041,004 00
Net risks in force, 31st December, 1919 .....	3,316	\$8,533,265 00



## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1919.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$271,312 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	235,918 64
Amount of premium notes received during the year 1919 .....	111,809 00
Payments on premium notes of 1919, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1919 .....	8,723 49

## Re-insurance.

Amount of premium notes given by the Company for re-insurance.....	15,223 00
Less payments made thereon .....	1,822 86
Residue of premium notes for which the Company is still liable .....	\$13,400 14

GERMANIA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 4, CONCESSION 5, TOWNSHIP OF NORMANBY.

Commenced business 16th March, 1878.

Names and addresses of the Directors and Officers for the year 1920:

Directors:

Andrew Schenk .....	Ayton.
Philip S. Schaus .....	Clifford.
M. E. Murray .....	Neustadt.
Walter Ferguson .....	Holstein.
W. J. McNally .....	Walkerton.
Geo. W. Whetham .....	Clifford.
C. J. Dickison .....	Mildmay.
H. W. Hunt .....	Hanover.
Adam Ries .....	Clifford.
R. J. Hannam .....	Proton Station.
August Klages .....	Marmion.
D. Fischer .....	Ayton.

Officers:

Andrew Schenk, President .....	Ayton.
Philip S. Schaus, Vice-President .....	Clifford.
R. H. Fortune, Secretary-Treasurer .....	Ayton.

Auditors:

W. J. Forbes .....	Ayton.
James Booth .....	Ayton.

Unassessed premium note capital, \$192,010.75.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash value of bonds, Dominion of Canada War Loan .....	\$5,000 00
Cash on hand, Head Office .....	\$46 20
Cash in Royal Bank, Ayton, Ont. ....	5,073 55
Cash in Bank of Hamilton, Neustadt, Ont. ....	850 69
Cash in Bank of Hamilton in Chesley .....	366 75
	<hr/>
	6,337 19
Amount of premium notes in force after deducting all pay- ments thereon and assessments levied .....	\$192,010 75
Less residue of premium notes given for re-insurance .....	1,551 39
	<hr/>
	190,459 36
	<hr/>
Total assets .....	\$201,796 55

Liabilities.—None.

**Receipts.**

Cash balance at 31st December, 1918 (not extended) .....	\$5,451 27	
Cash received for fixed payments of 1919 .....		\$10,506 25
"        fixed payments of prior years .....		161 20
"        interest .....		432 90
Total receipts .....		<u>\$11,100 35</u>

**Expenditure.****Expenses of management:**

Amount paid for statutory assessment and license .....	\$38 45
"        agents' fees .....	297 50
"        salaries, directors' and auditors' fees .....	957 10
"        fire marshal tax .....	18 77
"        travelling expenses .....	16 15
"        rent .....	50 00
"        printing, stationery and advertising .....	221 53
"        postage, telephone, telegrams and express .....	154 70
"        investigation and adjustment of claims .....	146 55
"        other expenses .....	19 31

Total expenses of management ..... \$1,920 06

**Miscellaneous payments:**

Amount paid for losses which occurred during 1919 .....	8,038 20
"        re-insurance .....	145 37
"        rebate .....	110 80

Total expenditure ..... \$10,214 43

**CURRENCY OF RISKS.**

Amount covered by Policies in force 31st December, 1919.

	One year.	Two years.	Three years.	Four years.	Total.
Mutual . . . . .	\$1,649,760 00	\$1,530,980 00	\$1,158,213 00	\$994,960 00	\$5,333,913 00

**Re-insurance.**

Mutual system.	45,325 00	13,850 00	4,000 00	.....	63,175 00
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Amount actually  
carried by  
company at  
31st Decem-

ber, 1919 ...	\$1,604,435 00	\$1,517,130 00	\$1,154,213 00	\$994,960 00	\$5,270,738 00
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**MOVEMENT IN RISKS.**

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	1,752	\$4,677,268 00
Policies new and renewed during 1919 .....	595	1,666,310 00
Gross number and amount in force during 1919 .....	2,347	\$6,343,578 00
Less expired and cancelled during 1919 .....	414	1,009,665 00
Net risks in force 31st December, 1919 .....	1,933	<u>\$5,333,913 00</u>



## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1919.

	Four-year risks and under
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$213,356 90
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	192,010 75
Amount of premium notes received during the year 1919 .....	66,652 40
Amount of premium notes given by the Company for re-insurance.....	1,733 00
Less payments made thereon .....	181 61
Residue of premium notes for which the Company is still liable .....	\$1,551 39

GLENGARRY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ALEXANDRIA.

Commenced business, 7th May, 1895.

Names and addresses of the Directors and Officers for the year 1920:

Directors:

W. J. McGregor .....	North Lancaster.
D. D. McDonell .....	Green Valley.
D. A. McDonald .....	Greenfield.
Wm. Irvine .....	Dalkeith.
D. A. Ross, M.L.A. ....	Martintown.

Officers:

W. J. McGregor, President .....	North Lancaster.
D. D. McDonell, Vice-President .....	Green Valley.
V. G. Chisholm, Secretary-Treasurer .....	Alexandria.

Auditors:

Sam. McDonell .....	Alexandria.
J. A. McDonell .....	Alexandria.

Unassessed premium note capital, \$141,686.20.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash on hand, head office .....	\$61 70	
Cash in Union Bank, Alexandria .....	8,242 55	
“ Bank of Nova Scotia, Alexandria .....	3,078 81	
“ Bank of Hochelaga, Alexandria .....	7,318 57	
“ Merchants Bank, Lancaster .....	8,186 87	
“ Bank of Nova Scotia, Martintown .....	3,284 31	
		\$30,172 81
Amount of premium notes in force, after deducting all pay- ments thereon and assessments levied .....	\$141,686 20	
Less residue of premium notes given for re-insurance .....	722 25	
		140,963 95
Total assets .....		\$171,136 76

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$17,666 39	
Cash received for fixed payments of 1919 .....		\$18,425 19
“ interest .....		560 60
Total receipts .....		\$18,985 79

Expenditure.

Expenses of management:

Amount paid for commission .....	\$1,474 38
“ investigation of claims .....	227 10
“ statutory assessment and license .....	49 62
“ salaries, directors’ and auditors’ fees .....	873 00
“ travelling expenses .....	47 50
“ printing, stationery and postage .....	199 88
“ other expenses .....	20 50
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Total expenses of management .....	\$2,891 98

Miscellaneous payments:

Cash paid for losses which occurred during 1919 .....	2,998 00
“ rebates .....	348 64
“ re-insurance .....	240 75
<hr/>	
Total expenditure .....	<u>\$6,479 37</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

	Three years.
Mutual .....	\$6,475,450 00
Less re-insurance (mutual plan) .....	32,100 00
<hr/>	
Net risks actually carried at 31st December, 1919 .....	<u>\$6,443,350 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	3,324	\$6,239,800 00
Policies new and renewed during 1919 .....	1,217	2,522,550 00
<hr/>		<hr/>
Gross number and amount in force during 1919 .....	4,541	\$8,762,350 00
Less expired and cancelled in 1919 .....	1,252	2,286,900 00
<hr/>		<hr/>
Net risks in force 31st December, 1919 .....	3,289	<u>\$6,475,450 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$194,263 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	141,686 20
Amount of premium notes received during the year 1918.....	75,676 50
Payments on premium notes of 1919, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1919 .....	18,425 19



GRAND RIVER FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, YORK.

Commenced business, 15th April, 1875.

Names and addresses of the Directors and Officers for the year 1920:

Directors:

Wm. A. Johnston	York.
James G. Lindsay	Caledonia.
R. H. Allan	Caledonia.
E. R. Asher	Caistor Centre.
Whitfield Teasdale	Cayuga.
John Bell	Glanford Station.

Officers:

Wm. A. Johnston, President	York.
James G. Lindsay, Vice-President	Caledonia.
N. Simenton, Secretary-Treasurer	Blackheath.

Auditors:

W. Hudspeth	Caledonia.
J. A. McDonnell	Caistor Centre.

Unassessed premium note capital, \$83,251.88.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash on hand at head office	\$31 87	
Standard Bank, Caledonia	3,511 82	
Union Bank, Canfield	2,007 07	
		\$5,550 76
Amount unpaid of assessments levied during 1919		157 05
Amount unpaid of assessments levied, prior years		24 83
Amount of premium notes in force, after deducting all payments thereon and assessments levied		83,251 88
Total assets		\$88,984 52

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1918 (not extended), nil.	
Cash received at taking of application fees held by agents (not extended)	\$409 00
Cash received for assessments levied in 1919	\$8,884 75
“ assessments levied in prior years	61 71
“ cash borrowed, 1919	500 00
“ interest	30 14
“ transfer fees	4 00
“ salvage	60 00
Total receipts	\$9,540 60

Expenditure.

Expenses of management:		
Amount paid to agents in fees (not extended) .....	\$409 00	
Amount paid for travelling expenses .....		\$5 00
“ statutory assessment and license .....		26 34
“ rent . . . . .		15 00
“ printing, stationery and advertising .....		93 10
“ salaries, directors’ and auditors’ fees .....		518 20
“ law costs .....		5 00
“ fire marshal tax .....		2 72
“ interest . . . . .		17 50
“ postage, telephone, telegrams and express .....		66 98
“ other expenses .....		5 00
Total expenses of management .....		\$754 84
Miscellaneous payments:		
Amount paid for loss which occurred prior to 1919 .....	1,207 73	
“ losses which occurred during 1919 .....	2,336 49	
“ repayment of borrowed money .....	500 00	
Total expenditure .....		\$4,799 06

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

Three years.

Mutual . . . . .	\$3,084,148 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	1,182	\$2,983,313 00
Policies new and renewed during 1919 .....	409	1,134,963 00
Gross number and amount in force during 1919 .....	1,591	\$4,118,276 00
Less expired and cancelled in 1919 .....	439	1,034,128 00
Net risks in force 31st December, 1919 .....	1,152	\$3,084,148 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

Amount of face of all premium notes held by Company and legally liable to assessment .....	\$93,919 09
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	83,251 88
Amount of premium notes received during the year 1919 .....	34,557 59

GRENVILLE PATRON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SPENCERVILLE.

Commenced business 29th June, 1892.

Names and addresses of the Directors and Officers for the year 1920.

Directors:

Robert Montgomery .....	Cardinal.
Alexander Robinson .....	Prescott.
James Bennett .....	Spencerville.
John F. Black .....	South Mountain.
William Holmes .....	Brockville.
Herbert Adams .....	Ventnor.
Alex. Morrison .....	Rockspring.
John Goodwin ....	Spencerville.

Officers:

Robert Montgomery, President .....	Cardinal.
Alex. Robinson, Vice-President .....	Prescott.
James Bennett, Manager .....	Spencerville.
W. M. Snyder, Secretary-Treasurer .....	Spencerville.

Auditors:

Arthur Johnston .....	Spencerville.
Archibald Fraser .....	Spencerville.

Unassessed premium note capital, \$274,200 59.

Statement for the Year Ending 31st December, 1919.

Assets.

Loan Company's debentures and Canada War Loan .....	\$18,000 00
Cash on hand at head office .....	\$490 95
Cash in Royal Bank, Spencerville .....	1,740 88
Cash in Molsons Bank, Iroquois .....	369 06
	<hr/>
	\$2,600 89
Unpaid instalments, fixed payments, premium notes .....	597 50
Unpaid fixed payments of prior years (not extended) .....	\$120 85
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	274,200 59
Office furniture and safe (not extended) .....	\$340 00
	<hr/>
Total assets .....	295,398 98

Liabilities.—None.



**Receipts.**

Cash balance at 31st December, 1918 (not extended) .....	\$7,995 24	
Cash received for fixed payments of 1919 .....		\$20,736 09
"    prior years .....		198 95
"    interest. . . . .		1,160 12
"    transfer fees .....		23 50
"    all other .....		5 60
Total receipts .....		<u>\$22,124 26</u>

**Expenditure.****Expenses of management:**

Cash paid for postage, telephone, telegrams and express .....	\$374 46
"    fuel and light .....	21 25
"    statutory assessments and license fee .....	75 09
"    printing, stationery and advertising .....	124 85
"    salaries, directors' and auditors' fees .....	1,583 15
"    rent and taxes .....	118,73
"    fire marshal tax .....	47 62
"    investigation and adjustment of claims .....	240 30
"    Underwriters' Association .....	5 00
"    other expenses .....	12 36

Total expenses of management ..... \$2,602 81

**Miscellaneous payments:**

Cash paid for losses which occurred during 1919 .....	24,605 05
"    rebate .....	310 75

Total expenditure ..... \$27,518 61

**CURRENCY OF RISKS.**

Amount covered by Policies in force 31st December, 1919.

	Three years.
Mutual. . . . .	<u>\$10,497,165 00</u>

**MOVEMENT IN RISKS.**

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	4,957	\$9,806,950 00
Policies new and renewed during 1919 .....	1,877	4,094,135 00
Gross number and amount in force during 1919 .....	6,834	\$13,901,085 00
Deduct expired and cancelled in 1919 .....	1,829	3,403,920 00
Net risks in force 31st December, 1919 .....	5,005	<u>\$10,497,165 00</u>

**CLASSIFICATION OF RISKS:**

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Three years.
Amount of face of all premium notes held by the Company and legally liable to assessment .....	\$378,539 03
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	274,200 59
Amount of premium notes received during the year 1919 .....	122,824 05
Payments on premium notes of 1919, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1919 .....	8,488 07

## GREY AND BRUCE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HANOVER.

*Commenced business 6th July, 1878.*

Names and addresses of the Directors and Officers for the year 1920.

*Directors:*

T. H. O'Neill .....	Walkerton.
Archibald C. McCuaig .....	Priceville.
Dougald McKinnon .....	Chesley.
Fred Frook .....	Walkerton.
Wm. Glauser .....	Hanover.
James H. Hunter .....	Walkerton.
J. Cooper .....	Hanover.
Conrad Hill .....	Mildmay.
Neil McLeod .....	Proton Station.
Hugh McLean .....	Durham.
J. Brodie .....	Markdale.
W. W. Smith .....	Shallow Lake.
Herb. Brigham .....	Allan Park.
Gilbert Gillis .....	Cedarville.
D. McQueen .....	Mount Forest.

*Officers:*

T. H. O'Neill, President .....	Walkerton.
Archibald C. McCuaig, Vice-President .....	Priceville.
Wm. Ruttle, Manager and Secretary .....	Hanover.

*Auditors:*

T. H. Wilson .....	Walkerton.
Duncan McLean .....	Durham.

Unassessed premium note capital, \$146,434.88.

## Statement for the Year Ending 31st December, 1919.

## Assets.

Cash on hand at head office .....	\$27 54	
Amount of cash in Merchants Bank, Hanover, Ont. ....	1,926 04	
		\$1,953 58
Amount unpaid, fixed payments, 1919 .....		704 57
“ of assessment of 1919 .....		581 16
“ premium notes in force after deducting all payments thereon and assessments levied \$146,434 88		
“ less residue of premium notes given for re- insurance. . . . .	7,910 66	
		\$138,524 22
Total assets .....		\$141,763 53

Liabilities.—None.



Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$16 77
Cash received for fixed payments of 1919 .....	\$15,042 66
“ fixed payments due in prior years .....	445 58
“ assessments of 1919 .....	12,499 08
“ interest . . . ..	9 69
“ re-insurance on loss .....	65 00
Total receipts .....	<u>\$28,062 01</u>

Expenditure.

Expenses of management:	
Amount paid for commission, business, 1919 .....	\$1,580 22
“ investigation and adjustment of claims .....	144 00
“ salaries, directors' and auditors' fees .....	1,552 90
“ travelling expenses .....	18 80
“ taxes. . . ..	47 09
“ statutory assessment, license fee .....	43 62
“ postage, telephone, telegrams, express and stationery. .	335 71
“ printing and advertising .....	139 55
“ interest. . . ..	260 50
“ all other .....	8 00
Total expenses of management .....	<u>\$4,130 39</u>
Miscellaneous payments:	
Cash paid for losses which occurred during 1919 .....	14,938 05
“ rebate . . . ..	297 30
“ re-insurance .....	759 45
“ repayment of loan .....	6,000 00
Total expenditure .....	<u>\$26,125 20</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

	Three years.
Mutual .....	\$6,137,845 00
Re-insurance. . . . .	283,883 00
Net risks, 31st December, 1919 .....	<u>\$5,853,962 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	3,117	\$5,885,646 00
Policies new and renewed during 1919 .....	1,155	2,370,265 00
Gross number and amount in force during 1919.....	4,272	\$8,255,911 00
Less expired and cancelled in 1919 .....	1,201	2,118,066 00
Net risks in force 31st December, 1919.....	3,071	<u>6,137,845 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$193,902 00
Amount of premium notes, after deducting all payments thereon and assessments levied .....	146,434 88
Amount of premium notes received during the year 1919 .....	73,645 00

GUELPH TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GUELPH TOWNSHIP, LOT 27, CON. 1, DIV. A.

Commenced business 16th February, 1860.

Names and addresses of the Directors and Officers for the year 1920.

Directors:

Robert Amos .....	Guelph.
J. P. Henderson .....	Guelph.
Geo. Holmwood .....	Guelph.
W. R. Elliott .....	Guelph.
James Bowman .....	Guelph.
D. McCrae .....	Guelph.
Frank Laidlaw .....	Guelph.
C. R. Blyth .....	Guelph.
John McIntosh .....	Ariss.

Officers:

Robert Amos, President .....	Guelph.
J. P. Henderson, Vice-President .....	Guelph.
John L. Carter, Secretary-Treasurer .....	Guelph.

Auditors:

Andrew Whitelaw .....	Guelph.
Wm. Laidlaw .....	Guelph.

Unassessed premium note capital, \$26,461.72.

Statement for the Year Ending 31st December, 1919.

Assets.

Amount of cash in Bank of Commerce at Guelph .....	\$2,613 43
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	\$26,461 72
Less residue of premium notes given for re-insurance .....	821 40
	<hr/>
	25,640 32
Amount unpaid of fixed payments of 1919 .....	84 30
	<hr/>
Total assets .....	\$28,338 05

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$1,808 81
Cash received as fixed payments, 1919 .....	\$1,063 11
“ fixed payments of prior years .....	90 60
“ interest .....	63 43
“ other .....	1 00
	<hr/>
Total receipts .....	\$1,218 14



**Expenditure.****Expenses of management:**

Amount paid for agents' commissions .....	\$88 00
" " postage, telephones, telegrams and express .....	19 00
" " statutory assessment and license fee .....	9 07
" " printing, stationery and advertising .....	22 10
" " salaries, directors' and auditors' fees .....	184 00

Total expenses of management ..... \$322 17

**Miscellaneous payments:**

Cash paid for losses which occurred during 1919 .....	48 00
" " re-insurance .....	35 20
" " rebate .....	8 15

Total expenditure ..... \$413 52

**CURRENCY OF RISKS.**

Amount covered by Policies in force 31st December, 1919.

Three years.

Mutual ..... \$607,575 00

Re-insurance.

On mutual system ..... 18,300 00

Net risks actually carried by Company 31st December, 1919 ..... \$589,275 00

**MOVEMENT IN RISKS.**

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	234	\$568,670 00
Policies new and renewed during 1919 .....	88	209,300 00
Gross number and amount in force during 1919 .....	322	\$777,970 00
Less expired and cancelled in 1919 .....	70	170,395 00
Net risks in force 31st December, 1919 .....	252	<u>\$607,575 00</u>

**CLASSIFICATION OF RISKS:**

Farm and non-hazardous.

**PREMIUM NOTES**

On Policies in force 31st December, 1919.

Three-year risks.

Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$28,669 25
Amount of premium notes, after deducting all payments thereon and assessments levied .....	26,461 72
Amount of premium notes received during the year 1919 .....	10,050 75
Payments on premium notes of 1919, including all sums credited on said premium notes:	

(a) Cash paid up to 31st December, 1919 ..... 388 11

Re-insurance.

Amount of notes given by Company for re-insurance .....	\$880 00
Less payments made thereon .....	58 60

Residue of said premium notes for which the Company is still liable... \$821 40

HALTON UNION FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ACTON.

Commenced business 2nd April, 1890.

Names and addresses of the Directors and Officers for the year 1920:

Directors:

Wallace A. Lasby .....	Rockwood, Ont.
N. F. Lindsay .....	Acton, Ont.
Henry W. Cook .....	Streetsville, Ont.
Wm. Hume .....	Milton, Ont.
James Kirkwood .....	Acton, Ont.
Richard Graham .....	Georgetown, Ont.
Duncan Campbell .....	Moffat.
John Wilson .....	Erin, Ont.
C. H. Turner .....	Milton, Ont.

Officers:

Wallace A. Lasby, President .....	Rockwood, Ont.
N. F. Lindsay, Vice-President .....	Acton, Ont.
Thomas Moore, Secretary-Treasurer .....	Campbellville, Ont.

Auditors:

R. E. Hall .....	Hornby, Ont.
A. S. MacNabb .....	Milton, Ont.

Unassessed premium note capital, \$261,653.25.

Statement for the Year Ending 31st December, 1919.

Assets.

Amount of loan company debentures .....	\$5,000 00
Cash on hand .....	\$63 99
Cash in Royal Bank, Guelph, Ont. ....	4,154 09
Cash in Bank of Nova Scotia, Campbellville, Ont. ....	4,358 83
Cash in Bank of Nova Scotia, Acton, Ont. ....	1,137 78
	<hr/>
	9,714 69
Amount of notes or due bills less than one year overdue .....	204 75
Amount of premium notes in force, after deducting all pay- ments thereon and assessments levied .....	\$261,653 25
Less residue of premium notes given by the Company for re- insurance . . . . .	26,238 60
	<hr/>
	235,414 65
Office furniture and safe (not extended) .....	\$75 00
	<hr/>
Total assets .....	<u>\$250,334 09</u>

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1918 (not extended)	\$7,220 95
Cash received as fixed payments of 1919	\$19,269 10
“ fixed payments of prior years	102 15
“ interest	570 09
“ re-insurance on losses	174 25
Total receipts	<u>\$20,115 59</u>

Expenditure.

Expenses of management:	
Amount paid for agents' commission	\$1,453 25
“ investigation and adjustment of claims	209 20
“ statutory assessment and license fee	65 18
“ postage, telephone, telegrams and express	104 55
“ rent	13 00
“ printing, stationery and advertising	432 91
“ fire marshal tax	51 16
“ salaries, directors' and auditors' fees	1,451 80
“ travelling expenses	3 40
“ other expenses of management	22 45
Total expenses of management	<u>\$3,806 90</u>
Miscellaneous payments:	
Amount paid for losses which occurred prior to 1919	28 00
“ losses which occurred during 1919	11,466 65
“ re-insurance	1,135 50
“ rebate	1,184 80
Total expenditure	<u>\$17,621 85</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.	
Three years.	
Mutual	\$9,118,685 00
Less Re-insurance.	
On mutual system	581,850 00
Net risks actually carried at 31st December, 1919	<u>\$8,536,835 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918	3,466	\$8,415,515 00
Policies new and renewed during 1919	1,264	3,374,100 00
Gross number and amount in force during 1919	4,730	\$11,789,615 00
Less expired and cancelled in 1919	1,191	2,670,930 00
Net risks in force 31st December, 1919	3,539	<u>\$9,118,685 00</u>



CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$314,187 95
Amount of premium notes, after deducting all payments thereon and assessments levied .....	261,653 25
Amount of premium notes received during the year 1919 .....	116,562 15
Payments on premium notes of 1919, including all sums credited on said premium notes:	
Amount of cash paid up to 31st December, 1919.....	19,055 70
Notes given for fixed payments unpaid .....	204 75

B.—Re-insurance.

Amount of premium notes given by Company for re-insurance ....	\$28,272 50
Less payments thereon .....	2,033 90
Residue of premium notes given for re-insurance .....	\$26,238 60

HAMILTON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLD SPRINGS.

Commenced business 1st July, 1898.

Names and addresses of the Directors and Officers for the year 1920.

Directors:

Albert E. Hoskin .....	Cobourg.
S. W. Staples .....	Baltimore.
Erwin Rosevear .....	Cold Springs.
Geo. H. Martyn .....	Port Hope.
R. W. Benson .....	Bewdley.
Benjamin Stewart .....	Baltimore.

Officers:

Albert E. Hoskin, President .....	Cobourg.
S. W. Staples, Vice-President .....	Baltimore.
J. Herbert Davidson, Treasurer .....	Camborne.
Thomas Hoskin, Secretary .....	Cobourg.

Auditors:

Thos. Roberts .....	Port Hope.
M. F. Ames .....	Plainville.

Unassessed premium note capital, \$87,639.37.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash value debentures and Canada War Loan .....	\$16,964 80
Cash on hand, head office .....	\$298 41
Cash in Bank of Nova Scotia, Cobourg .....	491 20
Cash in Bank of Toronto, Cobourg .....	432 41
	1,222 02
Amount of fixed payments of 1919 unpaid .....	443 15
Amount of fixed payments of prior year unpaid (not extended) .. .....	\$157 05
Amount of premium notes after deducting all payments made and assessments levied .....	\$87,639 37
Less residue of premium notes given by Company for re-insurance .....	3,652 80
	83,986 57
Amount of interest due and accrued .....	295 25
Amount of office furniture (not extended) .....	\$190 00
Total assets .....	\$102,911 79

**Liabilities.**

Due agents, fees .....	\$79 50
Due all other .....	51 25
Total liabilities .....	<u>\$130 75</u>

**Receipts.**

Cash balance at 31st December, 1918 (not extended) .....	\$5,809 58
Cash received as fixed payments of 1919 .....	\$7,757 35
“ fixed payments of prior years .....	258 42
“ assessments in years prior to 1919 .....	3 02
“ interest .....	576 21
“ all other .....	75
Total receipts .....	<u>\$8,595 75</u>

**Expenditure.****Expenses of management:**

Cash paid for agents' commissions .....	\$847 75
“ statutory assessment and license fee .....	25 10
“ investigation of claims .....	49 60
“ salaries, directors' and auditors' fees .....	607 15
“ printing, stationery and advertising .....	47 35
“ postage, telephone, telegrams and express .....	51 26
“ travelling expenses .....	9 35
“ rent . . . . .	14 00
“ fire marshal tax .....	23 50
“ Mutual Underwriters' Association fee .....	5 00
Total expenses of management .....	<u>\$1,680 06</u>

**Miscellaneous payments:**

Cash paid for losses which occurred during 1919 .....	2,932 98
“ re-insurance .....	214 40
“ rebate .....	331 07
“ investments, debentures and Canada War Loan (not extended) .....	\$8,024 80
Total expenditure .....	<u>\$5,158 51</u>

**CURRENCY OF RISKS.****Amount covered by Policies in force 31st December, 1919.**

	Three years.
Mutual .....	\$2,980,330 00

**Re-insurance.**

On mutual system .....	147,600 00
Net risks actually carried by Company at 31st December, 1919 .....	<u>\$2,832,730 00</u>



## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	1,747	\$2,811,135 00
Policies new and renewed during 1919 .....	623	1,121,640 00
Gross number and amount in force during 1919 .....	2,370	\$3,932,775 00
Less expired and cancelled in 1919 .....	603	952,445 00
Net risks in force 31st December, 1919 .....	1,767	\$2,980,330 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1919.

Amount of face of all premium notes held by Company and legally liable to assessment .....	\$111,971 38
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	87,639 37
Amount of premium notes received during the year 1919 .....	40,154 15
Payment on premium notes of 1919, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1919 .....	7,757 35

## Re-insurance.

Amount of premium notes given by Company for re-insurance.....	\$4,555 00
Less payments made thereon .....	902 20
Amount of residue of said premium notes for which the company is still liable . . .	\$3,652 80

HAY TOWNSHIP FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ZURICH.

Commenced business 3rd February, 1875.

Names and addresses of the Directors and Officers for the year 1920:

Directors:

John P. Rau .....	Zurich.
Oscar F. Klopp .....	Zurich.
John Sparrow .....	Varna.
Fred. Willert .....	Dashwood.
Christian Stade .....	Dashwood.
Wm. Lamont .....	Zurich.
Wm. Consit .....	Zurich.
John Pfaffe .....	Zurich.
Stephen Webb .....	Grand Bend.

Officers:

John P. Rau, President .....	Zurich.
Oscar F. Klopp, Vice-President .....	Zurich.
Henry Eilber, Manager .....	Crediton.

Auditors:

Henry F. Pfile .....	Zurich.
Andrew F. Hess .....	Zurich.

Unassessed premium note capital, \$233,707.01.

Statement for the Year Ending 31st December, 1919.

Assets.

Amount guaranteed trust company certificate .....	\$5,000 00
Cash on deposit, Bank of Commerce, Crediton, Ont. ....	2,292 67
Amount unpaid of assessment levied during 1919 .....	33 96
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	233,707 01
Total assets .....	<u>\$241,033 64</u>

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$160 51
Cash received for taking application (not extended) .....	883 50
Cash received, fixed payment due in 1919 .....	\$955 65
Cash received for assessments levied in 1919 .....	14,857 41
Cash received for interest .....	162 96
Total receipts .....	<u>\$15,976 02</u>

Expenditure.

Expenses of management:		
Cash paid to agents in fees (not extended)	\$883 50	
Amount paid for on applications filed with Board		\$354 15
“ investigation and adjustment of claims		137 05
“ statutory assessment of license fee		46 90
“ fire marshal tax		3 73
“ printing, stationery and advertising		184 45
“ salaries, directors’ and auditors’ fees		497 40
“ travelling expenses		6 00
“ postage, telephone, telegrams and express		144 15
“ rent		62 00
“ other expenses		5 00
Total expenses of management		\$1,440 83
Miscellaneous payments:		
Cash paid for losses which occurred during 1919		6,970 40
“ rebate		19 63
“ repayment of loan		413 00
Total expenditure		\$8,843 86

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

Four years.

Mutual	\$6,247,505 00
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MOVEMENT OF RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918	2,091	\$5,858,760 00
Policies new and renewed during 1919	589	1,912,850 00
Gross number and amount in force during 1919	2,680	\$7,771,610 00
Less expired and cancelled in 1919	610	1,524,105 00
Net risks in force 31st December, 1919	2,070	\$6,247,505 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

Four-year risks.

Amount of face of all premium notes held by the Company and legally liable to assessment	\$259,841 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	233,707 01
Amount of premium notes received during the year 1919	79,087 00



HOPEWELL CREEK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW GERMANY.

Commenced business 3rd March, 1880.

Names and addresses of the Directors and Officers for the year 1920:

Directors:

Chas. Wilhelm .....	Breslau.
Archie Newstead .....	Breslau.
Frederick Schaefer .....	New Hamburg.
Mark May .....	New Germany.
Alex. McKay .....	Wallenstein.
George Hannel .....	Ariss.
Aug. Janzen .....	Kitchener.
L. K. Weber .....	Hawkesville.
Henry Prange .....	Breslau.

Officers:

Chas. Wilhelm, President .....	Breslau.
Archie Newstead, Vice-President .....	New Germany.
A. J. Frank, Secretary-Treasurer .....	New Germany.

Auditors:

A. W. Zinger .....	New Germany.
E. S. Halter .....	New Germany.

Unassessed premium note capital, \$48,966.18.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash on hand at head office .....	\$193 09	
Cash in Royal Bank .....	1,045 15	
		<hr/>
		\$1,238 24
Amount unpaid of assessments levied in 1918 .....		379 30
Amount of premium notes in force after deducting all payments thereon and assessments levied .....		48,966 18
Office furniture, safe (not extended) .....	\$100 00	
		<hr/>
Total assets .....		\$50,583 72

Liabilities.—None.

Receipts.

Cash balance, 31st December, 1918 (not extended) .....	\$14 13	
Cash received for assessments levied in 1919 .....		\$2,327 21
“ assessments levied in years prior to 1919 .....		575 87
“ interest .....		10 51
“ transfer fees .....		1 00
		<hr/>
Total receipts .....		\$2,914 59

Expenditure.

Expenses of management:	
Amount paid for agents' commission .....	\$137 00
“ statutory assessments and license fees .....	13 04
“ fire marshal tax .....	14 17
“ printing, stationery and advertising .....	8 85
“ salaries, directors' and auditors' fees .....	286 50
“ postage, telephone, telegrams and express .....	35 25
“ interest .....	95 83
<hr/>	
Total expenses of management .....	590 64
Miscellaneous payments:	
Cash paid for losses which occurred during 1919 .....	78 78
“ rebate .....	21 06
“ repayment of loans .....	1,000 00
<hr/>	
Total expenditure .....	\$1,690 48
<hr/>	

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

	Four years.
Mutual .....	\$1,074,155 00
<hr/>	

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	604	\$1,124,674 00
Policies new and renewed during 1919 .....	135	321,910 00
<hr/>		<hr/>
Gross number and amount in force during 1919 .....	739	\$1,446,584 00
Less expired and cancelled in 1919 .....	254	372,429 00
<hr/>		<hr/>
Net risks in force 31st December, 1919 .....	485	\$1,074,155 00
<hr/>		<hr/>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$55,207 00
Amount of premium notes, after deducting all payments thereon and assessments levied .....	48,966 18
Amount of premium notes received during the year 1919 .....	16,467 50

HOWARD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RIDGETOWN.

Commenced business 4th April, 1892.

Names and addresses of the Directors and Officers for the year 1920:

Directors:

James Letherdale .....	Northwood.
D. Wilson .....	Ridgetown.
Daniel McKay .....	Ridgetown.
Milton Attridge .....	Highgate.
Robert L. Smyth .....	Blenheim.
W. C. Sifton .....	Palmyra.
R. J. Newman .....	Muirkirk.
W. A. Walters .....	Ridgetown.
W. J. Huffman .....	Blenheim.

Officers:

James Letherdale, President .....	Northwood.
David Wilson, Vice-President .....	Ridgetown.
E. D. Milton, Secretary-Treasurer .....	Ridgetown.

Auditors:

John Freel .....	Blenheim.
Arch. McLaren .....	Highgate.

Unassessed premium note capital, \$158,660.95.

Statement for the Year Ending 31st December, 1919.

Assets.

Dominion of Canada War Bonds .....	\$8,000 00
Cash on hand at head office .....	1,028 49
Amount of cash deposit at Royal Bank, Ridgetown .....	2,203 06
Amount of unpaid fixed payments for 1919 .....	178 85
Amount of unpaid fixed payments for prior years (not extended), \$148.85.	
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	158,660 95
Total assets .....	\$170,071 35

Liabilities.—None.

Receipts.

Cash balance, 31st December, 1918 (not extended) .....	\$2,450 17
Cash received for fixed payments of 1919 .....	\$11,978 70
“ fixed payments of prior years .....	148 85
“ interest . . . . .	244 73
“ carpenters' risks .....	15 00
“ from investments (not extended) .....	\$3,090 00
Total receipts .....	\$12,387 28



**Expenditure.****Expenses of management:**

Cash paid for rent .....	\$7 00
" investigation of claims .....	73 80
" salaries, directors' and auditors' fees .....	868 50
" statutory assessment and license fees .....	45 08
" taxes (Government and Municipal) .....	27 31
" printing, stationery and advertising .....	136 75
" postage, telephone, telegrams and express .....	119 71
" other expenses .....	8 50
<b>Total expenses of management .....</b>	<b>\$1,286 65</b>

**Miscellaneous payments:**

Cash paid for losses which occurred during 1919 .....	5,158 83
" rebates .....	229 02
" all other .....	21 40
" investments (not extended) .....	\$8,000 00
<b>Total expenditure .....</b>	<b>\$6,695 90</b>

**CURRENCY OF RISKS.**

Amount covered by Policies in force 31st December, 1919.

	<b>Three years.</b>
Mutual .....	<b>\$6,022,900 00</b>

**MOVEMENT IN RISKS.**

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	2,289	\$5,604,625 00
Policies new and renewed during 1919 .....	894	2,492,550 00
Gross number and amount in force during 1919 .....	3,183	\$8,097,175 00
Less expired and cancelled in 1919 .....	906	2,074,275 00
<b>Net risks in force 31st December, 1919 .....</b>	<b>2,277</b>	<b>\$6,022,900 00</b>

**CLASSIFICATION OF RISKS:**

Farm and non-hazardous.

**PREMIUM NOTES**

On Policies in force 31st December, 1919.

**Three-year risks.**

Amount of face of premium notes held by the Company and legally liable to assessment .....	\$180,687 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	158,660 95
Amount of premium notes received during the year 1919 .....	74,776 50

HOWICK FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GORRIE.

Commenced business 10th July, 1873.

Names and addresses of the Directors and Officers for the year 1920.

Directors:

John Jackson .....	Harriston.
Hugh W. Edgar .....	Gorrie.
A. E. Gallaher .....	Wroxeter.
John A. Bryans .....	Fordwich.
Alexander McKercher .....	Wroxeter.
James Kirton .....	Bluevale.

Officers:

John Jackson, President .....	Harriston.
Hugh W. Edgar, Vice-President .....	Gorrie.
W. S. McKercher, Secretary-Treasurer .....	Wroxeter.

Auditors:

T. R. Bennett .....	Wingham.
A. A. Graham .....	Gorrie.

Unassessed premium note capital, \$663,706.06.

Statement for the Year Ending 31st December, 1919.

Assets.

Real Estate .....	\$1,300 00
Dominion War Loan and Provincial Debentures .....	18,100 00
Stock of Wroxeter Rural Telephone Co., Limited .....	100 00
Cash in Standard Bank, Brussels .....	\$1,117 05
Cash in Royal Bank, Harriston .....	883 83
Cash in Bank of Hamilton, Wroxeter .....	1,345 48
	3,346 36
Amount unpaid of fixed payments of 1919 .....	971 30
Amount unpaid of fixed payments of prior years (not extended) .....	\$150 20
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	663,706 06
Amount of accrued interest .....	175 00
Office furniture and safe (not extended) .....	\$500 00
Total assets .....	\$687,698 72

Liabilities.

Amount of supposed loss .....	\$263 46
Total liabilities .....	\$263 46

Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$1,803 30
Cash held by agents for fees or surveys (not extended).....	888 00
Cash received as fixed payments of 1919 .....	\$28,993 71
“ fixed payments of prior years .....	356 40
“ interest .....	1,045 63
“ all other sources .....	85 35
Total receipts .....	<u>\$30,481 09</u>

Expenditure.

Expenses of management:	
Amount paid for agents' commission .....	\$1,743 61
“ investigation and adjustment of claims .....	771 85
“ statutory assessment and license .....	100 88
“ law costs .....	20 75
“ fire marshal tax .....	65 86
“ printing, stationery and advertising .....	225 20
“ salaries, directors' and auditors' fees .....	1,985 20
“ postage, telephone, telegrams and express .....	210 12
“ fuel and light .....	126 48
“ travelling expenses .....	113 30
“ taxes (Government and Municipal) .....	64 23
“ other expenses .....	560 68
Expenses of management .....	<u>\$5,988 16</u>
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1919 .....	147 00
“ losses which occurred during 1919 .....	21,857 53
“ rebates .....	945 34
Total expenditure .....	<u>\$28,938 03</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

	Four years.
Mutual .....	<u>\$14,566,955 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	5,646	\$13,406,535 00
Policies new and renewed during 1919 .....	1,776	5,024,505 00
Gross number and amount in force during 1919 .....	7,422	\$18,431,040 00
Less expired and cancelled in 1919 .....	1,754	3,864,085 00
Net risks in force 31st December, 1919 .....	5,668	<u>\$14,566,955 00</u>



## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1919.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment . . . . .	\$728,347 75
Amount of all premium notes, after deducting all payments thereon and assessments levied . . . . .	663,706 06
Amount of premium notes received during the year 1919 . . . . .	251,225 25
Payments on the premium notes of 1919, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1919 . . . . .	9,952 51

KENT AND ESSEX FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROMNEY.

Commenced business 27th July, 1888.

Names and addresses of the Directors and Officers for the year 1920:

Directors:

Thos. R. Clarke .....	Fletcher.
Charles T. Sellars .....	Kingsville.
Christian Johnson .....	Kingsville.
D. H. Brown .....	Chatham.
T. B. Harvey .....	Merlin.
B. A. Squire .....	Cottam.
Frank Stokes .....	Bear Line.
Christopher Coulter .....	Wheatley.
D. Fletcher .....	Fletcher.
Samuel Burk .....	Blenheim.
Wm. Holmes .....	Comber.
A. E. Robinson .....	Charing Cross.

Officers:

Thos. R. Clarke, President .....	Fletcher.
Charles T. Sellars, Vice-President .....	Kingsville.
T. B. Harvey, Manager and Treasurer .....	Merlin.

Auditors:

J. H. Coatsworth .....	Kingsville.
Chas. Renwick .....	Wheatley.

Unassessed premium note capital, \$145,021.62.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash value of municipal debentures and Canada War Loan .....	\$14,334 39
Cash at head office.....	\$368 77
Cash in Molsons Bank, Merlin .....	848 44
	1,217 21
Amount unpaid of fixed payments of 1919 .....	552 83
Prior instalments on fixed payments (not extended) .....	\$14 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	145,021 62
Amount of office furniture and safe (not extended) .....	\$300 00
Total assets .....	\$161,126 05

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$2,383 01	
Cash received as fixed payments of 1919 .....		\$22,225 21
“ fixed payments of prior years .....		644 08
“ interest . . . . .		757 42
“ transfer fees and all other .....		80 82
“ realization of investments (not extended) ..	\$374 59	
Total receipts .....		<u>\$23,707 53</u>

Expenditure.

Expenses of management:		
Cash paid for commission .....	\$2,470 00	
“ fire marshal tax .....	45 36	
“ law costs .....	12 75	
“ rent. . . . .	13 00	
“ travelling expenses .....	230 10	
“ salaries, directors’ and auditors’ fees .....	741 00	
“ investigation of claims .....	136 60	
“ statutory assessment and license fee .....	41 93	
“ printing, stationery and advertising .....	116 75	
“ postage, telephones, telegrams and express .....	112 22	
“ Mutual Underwriters’ Association .....	6 00	
Total expenses of management .....		<u>\$3,925 71</u>
Miscellaneous payments:		
Cash paid for losses which occurred during 1919 .....	15,437 57	
“ rebate .....	42 24	
“ typewriter .....	139 00	
“ repayment of loan .....	1,207 41	
“ invested in debentures (not extended) ....	\$4,495 99	
Total expenditure .....		<u>\$20,751 93</u>

CURRENCY RISKS.

Amount covered by Policies in force 31st December, 1919.

	Three-year risks.
Mutual. ....	<u>\$6,869,180 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	2,344	\$5,163,622 00
Policies new and renewed during 1919 .....	1,315	3,226,865 00
Gross number and amount in force during 1919.....	3,659	\$8,390,487 00
Less expired and cancelled in 1919 .....	743	1,521,307 00
Net risks in force 31st December, 1919 .....	2,916	<u>\$6,869,180 00</u>



CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$193,384 39
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	145,021 62
Amount of premium notes received during 'the year .....	91,071 54
Payments on premium notes of 1919, including all sums credited on said premium notes .....	22,225 21
Notes for fixed payments unpaid December 31st, 1919 .....	566 83

LAMBTON FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATFORD.

Commenced business 5th November, 1875.

Names and addresses of the Directors and Officers for the year 1920.

Directors:

John W. Kingston .....	Watford.
James Smith .....	Sarnia.
Guilford Butler .....	Croton.
John P. McVicar .....	Inwood.
Albert Minielly .....	Wyoming.
Thos. Lithgow .....	Thedford.

Officers:

John W. Kingston, President .....	Watford.
James Smith, Vice-President .....	Sarnia.
W. G. Willoughby, Secretary-Treasurer .....	Watford.

Auditors:

Alex. Jamieson .....	Forest.
P. J. McEwen .....	Wyoming.

Unassessed premium note capital, \$142,788.79.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash value of municipal debentures and Dominion of Canada War Loan ...	\$38,731 32
Cash on hand, head office .....	\$95 80
Cash in Industrial Mortgage and Savings Co., Sarnia .....	5,686 95
Cash in Merchants Bank, Watford .....	4,943 08
	10,725 83
Amount of instalments, fixed payments unpaid .....	2,014 05
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	142,788 79
Office furniture (not extended) .....	\$150 00
Total assets .....	\$194,259 99

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$11,818 69	
Cash received as fixed payments of 1919 .....		\$30,639 97
“ fixed payments of prior years .....		1,248 80
“ interest. . . . .		2,424 19
“ gas engine permits .....		47 05
“ re-insurance on losses .....		22 66
“ other receipts .....		4 00
“ from matured debenture (not extended) ..	\$4,075 34	
Total receipts .....		<u>\$34,386 67</u>

Expenditure.

Expenses of management:		
Amount paid for commission to agents .....		\$3,586 25
“ statutory assessment and license fee .....		80 35
“ printing, stationery, advertising and booklets.....		284 15
“ salaries, directors' and auditors' fees .....		2,015 00
“ postage, telephone, telegrams and express .....		155 93
“ travelling expenses .....		34 80
“ rent. . . . .		10 00
“ fire marshal tax .....		60 47
“ investigation and adjustment of claims .....		101 10
“ dues, Mutual Underwriters' Association .....		10 00
“ law costs .....		35 00
“ all other .....		24 80
Total expenses of management .....		<u>\$6,397 85</u>
Miscellaneous payments:		
Cash paid for losses which occurred during 1919 .....		25,970 87
“ re-insurance. . . . .		845 90
“ rebates. . . . .		1,314 25
“ investments (not extended) .....	\$5,135 00	
Total expenditures .....		<u>\$34,528 87</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

	Three years.
Mutual. . . . .	\$11,293,245 00
Less re-insurance, cash system .....	111,625 00
Amount actually carried by Company at 31st December, 1919.....	<u>\$11,181,620 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	4,813	\$10,536,690 00
Policies new and renewed during 1919 .....	1,795	4,524,615 00
Gross number and amount in force during 1919 .....	6,608	\$15,061,305 00
Less expired and cancelled in 1919 .....	1,808	3,768,060 00
Net risks in force 31st December, 1919 .....	4,800	<u>\$11,293,245 00</u>



CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$226,110 96
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	142,788 79
Amount of premium notes received during the year 1919 .....	90,537 30
Payments on premium notes of 1919, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1919 .....	30,639 97
Notes for fixed payments unpaid 31st December, 1919 .....	2,014 05

LANARK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PERTH, ONT.

Commenced business 14th September, 1896

Names and addresses of the Directors and Officers for the year 1920.

Directors:

Dennis Noonan .....	Perth.
Robert M. Anderson .....	Perth.
James C. Glenn .....	Perth.
David McLean .....	Perth.
James Shaw .....	Perth.
Carr Thompson .....	Perth.
Andrew Cochrane .....	Almonte.
Alfred Bell .....	Balderson.
Edmund Burk .....	Perth.

Officers:

Dennis Noonan, President .....	Perth.
Robert M. Anderson, Vice-President .....	Perth.
P. Cavers, Secretary .....	Perth.
W. A. Moore, Treasurer .....	Perth.

Auditors:

E. R. Stedman .....	Perth.
J. Ernest Anderson .....	Perth.

Unassessed premium note capital, \$233,305.42.

Statement for the Year Ending 31st December, 1919.

Assets.

Canadian war loan bonds .....	\$3,000 00
Cash in hand at head office .....	\$78 03
Cash in Merchants Bank, Perth .....	8,009 16
	<hr/>
	8,087 19
Amount unpaid of fixed payments of 1919 .....	784 33
Prior instalments or fixed payments (not extended) .....	
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	233,305 42
Office furniture and safe (not extended) .....	\$200 00
	<hr/>
Total assets .....	\$245,176 94

Liabilities.—Nil.

Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$1,921 36	
Cash received as fixed payments of 1919 .....		\$26,473 66
"          fixed payments of prior years .....		419 28
"          for interest .....		323 24
		<hr/>
Total receipts .....		\$27,216 18
		<hr/>

Expenditure.

Expenses of management:

Cash paid for agents' commission .....	\$3,638 13
"          statutory assessment and license fee .....	68 57
"          fire marshal tax .....	40 90
"          law costs .....	10 00
"          taxes. . . . .	20 00
"          rent .....	96 00
"          fuel and light .....	61 49
"          investigation of claims .....	230 00
"          salaries, directors' and auditors' fees .....	713 40
"          printing, stationery and advertising .....	350 40
"          postage, telegrams and express .....	251 60
"          all other .....	12 00
	<hr/>
Total expenses of management .....	\$5,492 49

Miscellaneous payments:

Cash paid for losses which occurred during 1919 .....	15,218 35
"          rebate. . . . .	339 49
	<hr/>
Total expenditure .....	\$21,050 33
	<hr/>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

	Three years.
Mutual. . . . .	\$9,430,305 00
	<hr/>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	5,345	\$8,888,902 00
Policies taken during 1919 .....	1,973	3,584,058 00
	<hr/>	<hr/>
Gross number and amount in force during 1919 .....	7,318	\$12,472,960 00
Less expired and cancelled in 1919 .....	1,904	3,042,655 00
	<hr/>	<hr/>
Net risks in force 31st December, 1919 .....	5,414	\$9,430,305 00
		<hr/>



CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$327,989 31
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	233,305 42
Amount of premium notes received during the year 1919 .....	107,287 00
Payment on premium notes of 1919, including all sums credited on said premium notes, viz.:	
Cash paid on premium notes of 1919 to 31st December .....	10,988 02

LENNOX AND ADDINGTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAPANEE.

Commenced business 17th August, 1876.

Names and addresses of the Directors and Officers for the year 1920.

Directors:

A. C. Parks .....	Napanee.
H. A. Baker .....	Moscow.
J. C. Hudgins .....	Selby.
Albert Hartman .....	Odessa.
M. N. Empey .....	Napanee.
R. W. Longmore .....	Wilton.

Officers:

A. C. Parks, President .....	Napanee.
H. A. Baker, Vice-President .....	Moscow.
W. R. Lott, Secretary-Treasurer .....	Napanee.

Auditors:

Merl Sils .....	Napanee.
S. C. S. McKim .....	Napanee.

Unassessed premium note capital, \$54,944.89.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash on hand at head office .....	\$38 72	
Cash on deposit in Royal Bank, Napanee .....	3,516 77	
Cash on deposit in Merchants Bank, Napanee .....	97 00	
		\$3,652 49
Amount unpaid of fixed payments of 1919 .....		373 75
Amount of prior instalments or fixed payment (not extended) .	\$258 20	
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		54,944 89
Office furniture and safe (not extended) .....	\$50 00	
Total assets .....		\$58,971 13

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$2,274 33
Cash received during 1919 for:	
“ fixed payments of 1919 .....	\$5,757 27
“ fixed payments of prior years .....	138 25
“ interest . . . . .	37 28
“ other . . . . .	10 04
Total receipts .....	<u>\$5,942 84</u>

Expenditure.

Expenses of management:	
Amount paid for commission to agents .....	\$998 44
“ statutory assessment and license fee .....	18 43
“ fire marshal tax .....	9 94
“ fuel and light .....	10 66
“ printing, stationery and advertising .....	203 50
“ salaries, directors’ and auditors’ fees .....	738 20
“ postage, telephones, telegrams, express, etc. ....	25 80
“ investigation and adjustment of claims .....	37 50
“ rent . . . . .	19 00
“ taxes . . . . .	38 00
“ all other expenses .....	7 38
Total expenses of management .....	<u>\$2,106 85</u>
Miscellaneous payments:	
Cash paid for losses which occurred during 1919 .....	2,356 03
“ rebate . . . . .	101 80
Total expenditure .....	<u>\$4,564 68</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

	Three years.
Mutual . . . . .	\$1,883,350 00
Less re-insured .....	12,720 00
Net amount of risks at 31st December, 1919 .....	<u>\$1,870,630 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	1,024	\$1,869,245 00
Policies new and renewed during 1919 .....	368	742,605 00
Gross number and amount in force during 1919 .....	1,392	\$2,611,850 00
Less expired and cancelled in 1919 .....	412	728,500 00
Net risks in force, 31st December, 1919 .....	980	<u>\$1,883,350 00</u>



CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

Amount of face of all premium notes held by Company and legally liable to assessment .....	\$66,024 87
Residue of all premium notes on policies in force December 31st, 1919, after deducting all fixed payments thereon and assessments levied .....	54,944 89
Amount of premium notes received during the year 1919 .....	26,122 11
Payments on the premium notes of 1919, including all sums credited on said premium notes, viz.: Cash paid up to 31st December, 1919 .....	2,280 02

LOBO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLDSTREAM.

*Commenced business 11th August, 1882.*

Names and addresses of the Directors and Officers for the year 1920.

*Directors:*

John S. Douglas .....	Strathroy.
Joseph N. Atkin .....	Strathroy.
John Oliver .....	Denfield.
John McGugan .....	Denfield.
Alex. McInroy .....	Ilderton.
Andrew Ferguson .....	Hyde Park.
Alex. Wilkie .....	Komoka.
Wm. Hodgins .....	Ilderton.
Alex. Stewart .....	Ilderton.

*Officers:*

John S. Douglas, President .....	Strathroy.
Joseph N. Atkin, Vice-President .....	Strathroy.
J. Marsh, Secretary-Treasurer .....	Ilderton.

*Auditors:*

Jno. McVicar .....	Ilderton.
S. P. Brown .....	Ilderton.

Unassessed premium note capital, \$42,805.24.

Statement for the Year Ending 31st December, 1919.

**Assets.**

Loan Company debentures and War Loan .....	\$14,000 00
Cash on hand at head office .....	\$164 41
Cash in Royal Bank, London .....	1,653 68
	<hr/>
	1,818 09
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	42,805 24
	<hr/>
Total assets .....	\$58,623 33

**Liabilities.—None.**

**Receipts.**

Cash balance at 31st December, 1918 (not extended) .....	\$1,556 14
Cash received as fixed payments of 1919 .....	\$4,644 34
“ interest .....	724 89
	<hr/>
Total receipts .....	\$5,369 23

Expenditure.

Expenses of management:	
Amount paid for commission to agents .....	\$310 00
“ statutory assessment and license fee .....	17 71
“ fire marshal tax .....	11 43
“ salaries, directors’ and auditors’ fees .....	299 00
“ printing, stationery and advertising .....	131 50
“ postage, telephone, telegrams and express .....	17 92
“ investigation and adjustment of claims .....	16 00
“ other expenses .....	43 12
Total expenses of management .....	\$846 68
Miscellaneous payments:	
Cash paid for losses which occurred during 1919 .....	1,019 41
“ rebate . . . ..	240 99
“ invested Canada War Loan (not extended). \$3,000 00	
Total expenditure .....	\$2,107 08

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

	Three years.
Mutual . . . ..	\$1,987,773 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	798	\$1,777,632 00
Policies new and renewed during 1919 .....	282	764,400 00
Gross number and amount in force during 1919 .....	1,080	\$2,542,032 00
Less expired and cancelled in 1919 .....	296	554,259 00
Net risks in force 31st December, 1919 .....	784	\$1,987,773 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessments .....	\$199,453 39
Amount of all premium notes, after deducting all payments thereon and to assessments .....	42,801 24
Amount of premium notes received during the year 1919 .....	22,932 00
Payments on the premium notes of 1919, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1919 .....	4,644 34



## LONDON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE,\* ARVA.

*Commenced business 27th May, 1882.*

Names and addresses of the Directors and Officers for the year 1920.

*Directors:*

T. N. Talbot .....	Ettrick.
R. S. Douglas.....	Ilderton.
W. C. Hodgins .....	Denfield.
H. McGuffin .....	London.
B. C. Brooks .....	London.
T. Ramsay .....	Hyde Park.
R. Dengate .....	Ealing.
H. Needham .....	Ilderton.
R. T. Shoebottom .....	Ettrick.

*Officers:*

T. N. Talbot, President .....	Ettrick.
R. S. Douglas, Vice-President .....	Ilderton.
Edward Dann, Secretary-Treasurer .....	London.

*Auditors:*

James Smibert .....	Ettrick.
J. E. Johnston .....	Ettrick.

Unassessed premium note capital, \$79,168.74.

## Statement for the Year Ending 31st December, 1919.

## Assets.

Loan Company's and Canada War Loan debentures .....	\$15,500 00
Amount of cash at head office .....	\$38 76
Cash in Royal Bank, London .....	452 31
Cash in Home Bank, London .....	563 50
Cash in Bank of Montreal, London .....	537 98
	<hr/>
	1,592 55
Amount unpaid of fixed payments of 1919 .....	103 14
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	79,168.74
Amount of interest due and accrued .....	132 75
	<hr/>
Total assets .....	\$96,497 18

\*Also known as St. Johns.

Liabilities.

Amount due agents .....	\$274 00
Total liabilities .....	<u>\$274 00</u>

Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$1,788 79
Cash received for fixed payments of 1919 .....	\$6,583 00
“ fixed payments of prior years .....	124 80
“ interest . . . . .	831 20
Total receipts .....	<u>\$7,539 00</u>

Expenditure.

Expenses of management:	
Amount paid for commission to agents .....	\$523 00
“ Janitor. ....	12 00
“ investigation of claims .....	31 00
“ statutory assessments and license .....	26 56
“ printing, stationery and advertising .....	48 95
“ fire marshal tax .....	15 87
“ salaries, directors' and auditors' fees .....	802 00
“ postage, telephone, telegraph and express.....	79 81
“ other expenses .....	38 00
Total expenses of management .....	<u>\$1,577 19</u>
Miscellaneous payments:	
Cash paid for losses which occurred during 1919 .....	5,827 50
“ rebate .....	264 55
“ losses which occurred prior to 1919.....	66 00
Total expenditure .....	<u>\$7,735 24</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919..

	Three years.
Mutual. . . . .	\$3,134,862 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	1,526	\$3,014,245 00
Policies new and renewed during 1919 .....	527	1,174,731 00
Gross number and amount in force during 1919 .....	2,053	\$4,188,976 00
Less expired and cancelled in 1919 .....	555	1,054,114 00
Net risks in force 31st December, 1919 .....	1,498	<u>\$3,134,862 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$94,208 61
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	79,168 74
Amount of premium notes received during the year 1919 .....	35,270 13
Payments on premium notes of 1919, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1919 .....	6,686 14



McGILLIVRAY MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WEST MCGILLIVRAY.

Commenced business 2nd May, 1877.

Names and addresses of the Directors and Officers for the year 1920:

Directors:

Wm. L. Corbett .....	Ailsa Craig.
John D. Drummond .....	Ailsa Craig.
Edgar Darling .....	Clandeboyce.
Weston Maguire .....	Clandeboyce.
A. E. Taylor .....	Parkhill.
Wm. Nichols .....	Parkhill.
John R. Potter .....	Parkhill.
W. J. Colwell .....	Parkhill.
John K. Robinson .....	Ailsa Craig.

Officers:

William L. Corbett, President .....	Ailsa Craig.
J. D. Drummond, Vice-President .....	Ailsa Craig.
W. T. Amos, Secretary-Treasurer .....	Parkhill.

Auditors:

George Hindmarsh .....	Ailsa Craig.
David Robinson .....	Ailsa Craig.

Unassessed premium note capital, \$19,465.51.

Statement for the Year Ending 31st December, 1919.

Assets.

Amount of Trust Company Guaranteed Investment receipts.....	\$6,500 00
Amount of cash at head office .....	\$292 61
Amount of cash deposit at Bank of Commerce, Parkhill .....	1,622 49
	1,915 10
Amount of unpaid fixed payments of 1919 .....	156 00
Amount of premium notes in force, after deducting all pay- ments thereon and assessments levied .....	\$19,465 51
Less residue of premium notes given by Company for re- insurance .....	111 24
	19,354 27
Amount office furniture (not extended) .....	\$162 50
Total assets .....	\$27,925 37

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$2,292 24
Cash received as fixed payments of 1919 .....	\$2,365 41
“ fixed payments of prior years .....	57 00
“ interest .....	380 46
Total receipts .....	<u>\$2,802 87</u>

Expenditure.

Expenses of management:	
Amount paid for commission .....	\$89 50
“ investigation and adjustment of claims .....	18 00
“ statutory assessment and license fee .....	10 79
“ salary, auditors' and directors' fees .....	275 00
“ postage and express .....	6 80
“ printing. . .....	43 00
“ fire marshal tax .....	6 81
Total expenses of management .....	<u>\$449 90</u>

Miscellaneous payments:	
Cash paid for losses which occurred during 1919 .....	1,571 30
“ re-insurance .....	11 63
“ rebate . . . . .	147 18
“ invested (not extended) .....	\$1,000 00
Total expenditure .....	<u>\$2,180 01</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

Three years.

Mutual . . . . .	\$865,135 00
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Re-insurance.

On mutual system .....	\$4,650 00
Net risks actually carried by Company at 31st December, 1919 .....	<u>\$860,485 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	478	\$809,405 00
Policies new and renewed during 1919 .....	180	336,190 00
Gross number and amount in force during 1919 .....	658	\$1,145,595 00
Less expired and cancelled in 1919 .....	175	280,460 00
Net risks in force 31st December, 1919 .....	483	<u>865,135 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$25,954 05
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	19,465 51
Amount of premium notes received during the year 1919 .....	10,085 70
Payments on premium notes of 1919, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1919 .....	2,365 41

Re-insurance.

Amount of premium notes given by Company for re-insurance.....	\$139 50
Less payment made thereon .....	28 26
<hr/>	
Amount of residue of said premium notes for which the Company is still liable . . . . .	\$111 24



McKILLOP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SEAFORTH, ONT.

Commenced business, 20th May, 1876.

Names and addresses of the Directors and Officers for the year 1920.

Directors:

James Connolly .....	Goderich.
James Evans .....	Beechwood.
George R. McCartney .....	Seaforth.
Wm. Rinn .....	Seaforth.
Malcolm McEwen .....	Clinton.
D. F. McGregor .....	Seaforth.
John G. Grieve .....	Walton.
Robert Ferris .....	Blyth.
John Bennewies .....	Brodhagen.

Officers:

James Connolly, President .....	Goderich.
James Evans, Vice-President.....	Beechwood.
Thomas E. Hays, Secretary-Treasurer.....	Seaforth.

Auditors:

John Govenlock .....	Egmondville.
James Kerr .....	Seaforth.

Unassessed premium note capital, \$182,481.85.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash in Canadian Bank of Commerce, Seaforth .....	\$9,695 73
Amount unpaid of fixed payments of 1919 .....	1,027 60
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	182,481 85
Amount of office furniture and safe (not extended) .....	\$200 00
Total assets .....	\$193,205 18

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$3,586 08
Cash received for fixed payments of 1919 .....	\$9,379 70
“ fixed payments of prior years .....	489 30
“ interest . . . . .	143 06
Total receipts .....	\$10,012 06

Expenditure.

Expenses of management:	
Amount paid for agents' commissions .....	\$609 15
“ law costs .....	332 00
“ postage, telephone, telegrams and express .....	110 10
“ rent . . . . .	20 00
“ investigation of claims .....	58 80
“ statutory assessment and license .....	39 56
“ fire marshal .....	24 10
“ printing, stationery and advertising .....	176 70
“ salaries, officers' and directors' fees.....	835 30
“ other . . . . .	5 90
<hr/>	
Total expenses of management .....	\$2,211 61
Miscellaneous payments:	
Cash paid for losses which occurred during 1919 .....	1 346 70
“ rebate . . . . .	344 10
<hr/>	
Total expenditure .....	<u>\$3,902 41</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

	Four years.
Mutual . . . . .	\$5,298,935 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	2,159	\$4,833,060 00
Policies new and renewed during 1919 .....	717	1,802,125 00
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Gross number and amount in force during 1919 .....	2,876	\$6,635,185 00
Less expired and cancelled in 1919 .....	602	1,336,250 00
<hr/>		
Net risks in force 31st December, 1919 .....	2,274	<u>\$5,298,935 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Four years.
Amount of face of all premium notes held by Company, legally liable to assessment . . . . .	\$213,313 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	182,481 85
Amount of premium notes received during the year 1919 .....	71,055 60

MAPLE LEAF FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLUMBUS.

Commenced business 19th August, 1895.

Names and addresses of the Directors and Officers for the year 1920:

Directors:

Wm. Smith, M.P. ....	Columbus.
Noah Burkholder .....	Pickering.
G. B. Mothersill .....	Oshawa.
Peter Christie .....	Manchester.
Isaac T. Chapman .....	Orono.
J. J. Smith .....	Enniskillen.
H. E. Webster .....	Whitby.
S. J. Williams .....	Hampton.
D. M. Morgan .....	Claremont.
Wm. Ratcliffe .....	Oshawa.
J. H. Devitt .....	Burketon.

Officers:

Wm. Smith, M.P., President .....	Columbus.
Noah Burkholder, Vice-President .....	Pickering.
Wm. Purves, Secretary .....	Columbus.
Samson Roberts, Treasurer .....	Columbus.

Auditors:

Hiram Gifford .....	Cedar Dale.
W. F. Weir .....	Port Perry.

Unassessed premium note capital, \$179,437.85.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash value of mortgages on real estate .....	\$2,000 00
Amount of Municipal and Loan Company debentures and Canada War Loan .....	34,343 24
Actual cash on hand at head office .....	\$55 08
Cash in Standard Bank, Oshawa .....	659 53
	714 61
Amount of unpaid fixed payments, 1919 .....	172 60
Amount of premium notes in force, after deducting all pay- ments thereon and assessments levied .....	\$179,437 85
Less residue of premium notes given for re-insurance .....	5,959 35
	173,478 50
Interest accrued .....	471 40
Total assets .....	\$211,180 35



Liabilities.

Amount of promissory note .....	\$1,500 00
Total liabilities .....	<u>\$1,500 00</u>

Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$1,287 13
Cash received for fixed payments of 1919 .....	\$21,349 85
“ fixed payments of prior years .....	382 65
“ interest during 1919 .....	2,116 72
“ re-insurance on losses .....	70 60
“ borrowed in 1919 .....	3,000 00
“ from other sources .....	19 60
“ from matured investments (not extended)..	\$1,287 35
Total receipts .....	<u>\$26,939 42</u>

Expenditure.

Expenses of management:	
Cash paid for agents' commission, fees and bonus .....	\$3,039 40
“ investigation and adjustment of claims .....	177 00
“ salaries, directors' and auditors' fees .....	2,205 50
“ travelling expenses .....	35 00
“ statutory assessment and license fee .....	59 92
“ fire marshal tax .....	53 43
“ interest . . . . .	45 00
“ printing, stationery and advertising .....	331 14
“ postage, telephone, telegrams and freight .....	190 92
“ rent . . . . .	28 50
“ other expenses .....	32 00
Total expenses of management .....	<u>\$6,197 81</u>
Miscellaneous payments:	
Cash paid for losses which occurred during 1919 .....	19,931 89
“ re-insurance . . . . .	601 20
“ rebate . . . . .	568 39
“ repayment of loans .....	1,500 00
Total expenditure .....	<u>\$28,799 29</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

	One year or less.	Two years.	Three years.	Total.
Mutual . . . . .	\$75,025 00	\$62,100 00	\$8,378,275 00	\$8,515,400 00
Re-insurance:				
Mutual system .....	.....	.....	234,600 00	234,600 00
Cash system .....	.....	.....	6,700 00	6,700 00
Totals . . . . .	.....	.....	\$241,300 00	\$241,300 00
Net risks carried at 31st December, 1919 .....				
	\$75,025 00	\$62,100 00	\$8,136,975 00	\$8,274,100 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	4,418	\$7,680,045 00
Policies new and renewed during 1919 .....	1,661	3,136,520 00
Gross number and amount in force during 1919 .....	6,079	\$10,816,565 00
Less expired and cancelled in 1919 .....	1,436	2,301,165 00
Net risks in force, 31st December, 1919 .....	4,643	\$8,515,400 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1919.

	One-year risks.	Two-year risks.	Three-year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment..	\$2,230 35	\$1,785 95	\$234,353 90	\$238,370 20
Amount of premium notes, after deducting all payments thereon and assessments levied ..	1,957 55	1,452 50	176,027 80	179,437 85
Amount of premium notes received during the year 1919	2,624 05	882 00	84,566 35	88,072 40
Payments on the premium notes of 1919, including all sums credited on said premium notes, viz.:				
(a) Cash paid up to 31st December, 1919 .....	.....	.....	.....	21,349 85
(b) Notes for fixed payment or assessments unpaid at 31st December, 1919 ..	.....	.....	.....	172 60
Amount of premium notes given for re-insurance .....	.....	.....	.....	\$7,415 75
Less payments made thereon ..	.....	.....	.....	1,456 40
Residue of said premium notes for which the Company is still liable .....	.....	.....	.....	\$5,959 35

NICHOL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FERGUS.

Commenced business 1st May, 1860.

Names and addresses of the Directors and Officers for the year 1920:

Directors:

John R. Wissler .....	Elora.
Michael Heffernan .....	Arthur.
David Rea .....	Fergus.
Adam Boyle .....	Belwood.
W. L. Gordon .....	Elora.
Wm. J. Deans .....	Fergus.

Officers:

John R. Wissler, President .....	Elora.
Michael Heffernan, Vice-President.....	Arthur.
James Beattie, Secretary-Treasurer .....	Fergus.

Auditors:

Col. J. J. Craig .....	Fergus.
John McClelland .....	Arthur.

Unassessed premium note capital, \$105,771.93.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash value debentures .....	\$5,000 00
Cash on hand at head office .....	\$147 04
Actual cash in Imperial Bank, Fergus .....	194 47
“        Royal Bank, Fergus .....	412 04
	<hr/>
	753 55
Amount unpaid of fixed payments of 1919 .....	556 04
Amount unpaid of fixed payments in prior years (not ex- tended). .....	\$689 54
Amount of premium notes in force after deducting all pay- ments thereon and assessments levied .....	105,771 93
Interest .....	141 76
	<hr/>
Total assets .....	\$112,223 28

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$434 35
Cash received as fixed payments of 1919 .....	\$7,213 09
“        fixed payments of prior years .....	709 94
“        for interest .....	264 31
“        permits. . . . .	2 80
	<hr/>
Total receipts .....	\$8,190 14



Expenditure.

Expenses of management:	
Amount paid for agents' commission .....	\$858 00
“ investigation and adjustment of claims .....	150 50
“ interest . . . . .	80 35
“ statutory assessment and license fee .....	30 07
“ printing, stationery and advertising .....	127 45
“ salaries, directors' and auditors' fees .....	1,014 52
“ fire marshal tax .....	16 28
“ postage, telephone, telegrams and express .....	73 27
“ travelling expenses .....	40 00
“ other expenses .....	6 00
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Total expenses of management .....	\$2,396 44
Miscellaneous payments:	
Cash paid for losses which occurred during 1919 .....	3,471 65
“ rebate . . . . .	302 95
“ repayment of loans .....	1,700 00
<hr/>	
Total expenditure .....	\$7,871 04
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

	Four years.
Mutual system .....	\$3,833,891 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	1,731	\$3,505,791 00
Policies new and renewed during 1919 .....	572	1,461,695 00
<hr/>		<hr/>
Gross number and amount in force during 1919 .....	2,303	\$4,967,486 00
Less expired or cancelled in 1919 .....	546	1,133,595 00
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Net risks in force 31st December, 1919 .....	1,757	\$3,833,891 00
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CLASSIFICATION OF RISKS,

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Four-year risks
Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$125,447 42
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	105,771 93
Amount of premium notes received during the year 1919 .....	47,576 80
Payments on premium notes of 1919, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1919 .....	3,113 15

MISSOURI FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KINTORE.

Commenced business 25th May, 1878.

Names and addresses of the Directors and Officers for the year 1920.

Directors:

Wm. Colyer .....	Ingersoll.
James Henderson .....	Thamesford.
Charles Youngs .....	Embro.
Albert George .....	Dorchester.
Thomas Duffin .....	Thorndale.
Geo. A. Monroe .....	Embro.
D. M. Cole .....	Lakeside.
Geo. A. Uren .....	Ingersoll.

Officers:

Wm. Colyer, President .....	Ingersoll.
James Henderson, Vice-President .....	Thamesford.
E. J. Pearson, Secretary .....	Kintore.
Jas. Patterson, Treasurer .....	Thamesford.

Auditors:

W. W. Day .....	Thamesford.
L. J. Pelton .....	Embro.

Unassessed premium note capital, \$344,180.70.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash value of debenture, Canada War Loan and telephone stock .....	\$11,025 00
Cash on hand at head office .....	\$98 72
Amount of cash in Royal Bank, Thamesford .....	6,301 08
	<hr/>
	6,399 80
Amount unpaid of assessments levied in 1919 .....	655 34
Amount unpaid of assessments levied prior to 1919 .....	446 32
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	344,180 70
	<hr/>
Total assets .....	\$362,707 16

Liabilities.

Amount of rent of hall .....	\$28 00
Amount of retained balance premium notes .....	74 77
	<hr/>
Total liabilities .....	\$102 77

**Receipts.**

Cash balance at 31st December, 1918 (not extended) .....	\$4,604 06	
Cash received for application fees .....		\$909 03
"    assessments levied in 1919 .....		13,129 40
"    assessments levied before 1919 .....		832 39
"    interest .....		546 30
"    retained premiums .....		35 58
"    endorsement fees .....		40 00
"    other .....		46 00
Total receipts .....		<u>\$15,538 70</u>

**Expenditure.****Expenses of management:**

Amount paid for agents' commission .....	\$907 00
"    statutory assessment and license fee .....	59 60
"    printing, advertising, postage, etc. ....	315 74
"    rent .....	38 00
"    salaries, directors' and auditors' fees .....	1,218 40
"    investigation of claims .....	142 00
"    travelling expenses .....	42 60
"    fire marshal tax .....	29 62
"    all other .....	55 00

Total expenses of management .....	<u>\$2,807 96</u>
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**Miscellaneous payments:**

Cash paid for losses which occurred prior to 1919 .....	265 90
"    losses which occurred during 1919 .....	5,599 76
"    rebate .....	69 34
"    invested in Canada War Loan Bonds (not extended) .....	\$5,000 00

Total expenditure .....	<u>\$8,742 96</u>
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**CURRENCY OF RISKS.**

Amount covered by Policies in force 31st December, 1919.

	Three years.
Mutual .....	\$8,208,775 00

**MOVEMENT IN RISKS.**

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	2,519	\$7,637,580 00
Policies new and renewed during 1919 .....	922	3,035,885 00
Gross number and amount in force during 1919 .....	3,441	\$10,673,465 00
Less expired and cancelled in 1919 .....	912	2,464,690 00
Net risks in force 31st December, 1919 .....	2,529	<u>\$8,208,775 00</u>



CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

Amount of face of all premium notes held by Company and legally liable	
to assessment .....	\$373,999 00
Amount of all premium notes, after deducting all payments thereon and	
assessments levied .....	344,180 70
Amount of premium notes received during the year 1919 .....	140,012 00

NORFOLK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SIMCOE.

Commenced business 30th January, 1882.

Names and addresses of the Directors and Officers for the year 1920:

Directors:

A. R. Reid .....	Lynedoch.
Nelson Clement .....	Vanessa.
Theo. Cunningham .....	Windham.
George Erwin .....	Simcoe.
Wilson Porter .....	Port Dover.
Alfred Roberts .....	Simcoe.
J. S. Benn .....	Courtland.
William A. Bowyer .....	Simcoe.
S. N. Palmerton .....	Walsh.
James H. Smith .....	Simcoe.
William Kelly .....	Glen Meyer.
John Martin .....	St. Williams.

Officers:

A. R. Reid, President .....	Lynedoch.
Nelson Clement, Vice-President .....	Vanessa.
N. Stanley Boughner, Secretary-Treasurer .....	Simcoe.

Auditors:

Joseph Gilbertson .....	Simcoe.
Frank Shearer .....	Simcoe.

Unassessed premium note capital, \$79,372.09.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash on hand at head office .....	\$113 97	
Cash in Molson's Bank, Simcoe .....	430 51	
		\$544 48
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		79,372 09
Amount unpaid of fixed payments of 1919 .....		603 16
Amount unpaid of assessments levied during 1919 .....		459 35
Total assets .....		\$80,979 08

Liabilities.

Amount of supposed fire loss .....	\$390 00
Total liabilities .....	\$390 00

**Receipts.**

Cash balance at 31st December, 1918 (not extended) .....	\$117 77
Cash received as fixed payments of 1919 .....	\$7,472 58
“ fixed payments of prior years .....	156 06
“ assessments levied in 1919 .....	6,247 89
“ borrowed during 1919 .....	500 00
Total receipts .....	<u>\$14,376 53</u>

**Expenditure.**

## Expenses of management:

Amount paid for agents' commission .....	\$1,112 55
“ printing, stationery, advertising, postage and tele- phone .....	186 33
“ statutory assessment and license .....	23 19
“ law costs .....	7 50
“ taxes ..	36 86
“ salaries, directors' and auditors' fees .....	763 37
“ travelling expenses .....	11 00
“ rent .....	110 00
“ fuel and light .....	16 25
“ interest .....	348 98
“ other expenses .....	31 39

Total expenses of management ..... \$2,647 42

## Miscellaneous payments:

Cash paid for losses which occurred prior to 1919 .....	1,663 82
“ losses which occurred during 1919 .....	2,517 95
“ rebate .....	120 63
“ in repayment of loan .....	7,000 00

Total expenditure ..... \$13,949 82

**CURRENCY OF RISKS.**

Amount covered by Policies in force 31st December, 1919.

	Four years.
Mutual . . . . .	<u>\$2,600,310 00</u>

**MOVEMENT OF RISKS.**

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	1,542	\$2,543,020 00
Policies new and renewed during 1919 .....	375	728,675 00
Gross number and amount in force during 1919 .....	1,917	\$3,271,695 00
Less expired and cancelled in 1919 .....	389	671,385 00
Net risks in force 31st December, 1919 .....	1,528	<u>\$2,600,310 00</u>



CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Four-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$103,481 80
Amount of all premium notes, after deducting all payments made thereon and assessments levied .....	79,372 09
Amount of premium notes received during the year 1919 .....	29,147 00
Payment on premium notes of 1919, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1919 .....	2,022 50

NORTH KENT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, THAMESVILLE.

Commenced business 31st May, 1910.

Names and addresses of the Directors and Officers for the year 1920:

Directors:

J. B. Clapp.....	Turnerville.
C. E. Bodkin.....	Thamesville.
H. J. French.....	Dresden.
E. L. Moore.....	Thamesville.
Peter G. Morgan.....	Thamesville.
J. W. Simpson.....	Wallaceburg.
Raymond Lanigan.....	Eberts.
Robert Forsyth.....	Eberts.
John Richardson.....	Wallaceburg.
Hugh Cummings .....	Turnerville.

Officers:

J. B. Clapp, President.....	Turnerville.
C. E. Bodkin, Vice-President.....	Thamesville.
Walter H. Holmes, Secretary-Treasurer.....	Dresden.

Auditors:

M. Blackburn.....	Dresden.
J. C. Harris.....	Thamesville.

Unassessed premium note capital, \$91,327.66.

Statement for the Year Ending 31st December, 1919.

Assets.

Canada War Loan Bonds .....	\$3,000 00
Cash in Merchants Bank, Thamesville .....	\$3,826 88
Cash in Canadian Bank of Commerce, Dresden .....	240 96
	<hr/>
	4,067 84
Amount of unpaid fixed payments of 1919.....	241 80
Amount of premium notes, after deducting all payments thereon and assessments levied .....	91,327 66
	<hr/>
Total assets .....	\$98,637 30

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1918 (not extended).....	\$5,704 36
Cash received by Company as fixed payments due in 1919.....	\$6,020 12
“ by Company as fixed payments due in prior years.....	166 50
“ for interest . . . . .	146 59
“ for fees . . . . .	7 50
	<hr/>
Total receipts .....	\$6,340 71

**Expenditure.****Expenses of management:**

Cash paid for commission.....	\$293 40
“ fire marshal tax .....	12 39
“ Division Court costs.....	34 00
“ travelling expenses .....	1 75
“ statutory assessment and license fee.....	26 32
“ salaries, directors' and auditors' fees.....	719 90
“ printing, stationery and advertising.....	52 36
“ postage, telephone, telegrams and express.....	62 20
“ investigation and adjustment of claims .....	51 00
“ other expenses of management.....	9 82

Total expenses of management..... \$1,263 14

**Miscellaneous payments:**

Cash paid for losses which occurred during 1919.....	3,577 74
“ rebates .....	136 35
“ investments (not extended) .....	\$3,000 00

Total expenditure ..... \$4,977 23

**CURRENCY OF RISKS.****Amount covered by Policies in force 31st December, 1919.**

	Three years.
Mutual .....	\$3,510,385 10
Less re-insurance .....	2,000 00
Net risks, December 31st, 1919.....	<u>\$3,508,385 10</u>

**MOVEMENT OF RISKS.**

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918.....	1,340	\$2,980,830 10
Policies new and renewed during 1919.....	523	1,331,300 00
Gross number and amount in force at any time during 1919.....	1,863	\$4,312,130 10
Deduct expired and cancelled in 1919.....	341	801,745 00
Net risks in force at 31st December, 1919.....	1,522	<u>\$3,510,385 10</u>

**CLASSIFICATION OF RISKS:****Farm and non-hazardous.****PREMIUM NOTES****On Policies in force 31st December, 1919.****Three-year risks.**

Amount of face of all premium notes held by Company and legally liable to assessment .....	\$105,311 55
Amount of premium notes, after deducting all payments thereon and assessments levied .....	91,327 66
Amount of premium notes received during the year .....	39,939 00



ONEIDA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ONEIDA.

Commenced business 27th March, 1875.

Names and addresses of the Directors and Officers for the year 1920:

Directors:

R. E. King.....	Cayuga.
David Smith .....	Hagersville.
W. S. Dunnet.....	Hagersville.
Peter Kinnear.....	Cayuga.
Allan Anderson.....	Caledonia.
James Downey.....	Caledonia.

Officers:

R. E. King, President.....	Cayuga.
David Smith, Vice-President.....	Hagersville (R.R. 4).
M. C. Senn, Secretary-Treasurer.....	Caledonia (R.R. 3).

Auditors:

Adam Smith.....	Hagersville (R.R. 3).
Alex. Dunnet.....	Hagersville (R.R. 3).

Unassessed premium note capital, \$32,463.70.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash on hand at head office.....	\$26 58	
Cash on hand at Standard Bank, Caledonia .....	2,703 74	
Cash on hand at Bank of Hamilton, Hagersville .....	153 50	
		<hr/>
		\$2,883 82
Amount of unpaid assessments levied during 1918 .....		35 82
Amount of assessment levied in prior year .....		66
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		32,463 70
		<hr/>
Total assets ..		\$35,384 00

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$1,395 21	
Cash received for assessment levied in 1918 .....		\$3,224 71
“ assessment levied, prior years .....		12 09
“ interest .....		48 00
		<hr/>
Total receipts ..		\$3,284 80

Expenditure.

Expenses of management:	
Amount paid for statutory assessment and license fee .....	\$12 67
“ printing, stationery and advertising .....	16 50
“ salaries, directors’ and auditors’ fees .....	254 50
“ postage, telephone, telegrams and express .....	12 64
“ travelling expenses .....	20 00
“ dues, Underwriters’ Association .....	4 00
	<hr/>
	\$320 31
Miscellaneous payments:	
Cash paid for losses which occurred during 1919 .....	1,458 33
“ rebate .....	17 55
	<hr/>
Total expenditure .....	<u>\$1,796 19</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

	Three years.
Mutual.....	<u>\$1,158,823 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December 1918 .....	369	\$1,072,828 00
Policies new and renewed during 1919 .....	147	454,365 00
	<hr/>	<hr/>
Gross number and amount in force during 1919 .....	516	\$1,527,193 00
Less expired and cancelled in 1919 .....	139	368,370 00
	<hr/>	<hr/>
Net risks in force 31st December, 1919 .....	377	<u>\$1,158,823 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$35,228 70
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	32,463 70
Amount of premium notes received during 1919 .....	13,814 96

OSGOODE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KENMORE.

Commenced business February 1st, 1914.

Names and addresses of the Directors and Officers for the year 1920:

Directors:

A. G. E. Robertson .....	Metcalf.
A. Daw .....	Vernon.
R. J. Craig .....	Russell.
J. R. Morrow .....	Pana.
H. S. Latimer .....	Metcalf.
J. H. Cumming .....	Ormond.

Officers:

A. G. E. Robertson, President .....	Metcalf.
A. Daw, Vice-President .....	Vernon.
R. McLachlin, Secretary-Treasurer .....	Kenmore.

Auditors:

J. G. Carkner .....	Kenmore.
D. McLaren .....	Vernon.

Unassessed premium note capital, \$100,909.16.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash on hand at Head Office .....	\$34 96	
Cash in Bank of Nova Scotia, Kenmore .....	7 01	
		\$41 97
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		100,909 16
Amount of office furniture (not extended) .....	\$21 00	
Total assets .....		\$100,951 13

Liabilities.

Amount of promissory notes .....	\$6,403 25
Total liabilities .....	\$6,403 25



Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$869 62
Cash received for fixed payments in 1919 .....	\$5,415 09
"    interest .....	59 90
"    borrowed money .....	7,246 50
"    realization of investments (not extended)...	\$1,000 00
Total receipts .....	\$12,721 49

Expenditure.

Cash paid for agents' commissions .....	\$256 50
"    investigation and adjustment of claims .....	55 90
"    statutory assessment and license fee .....	19 26
"    fire marshal tax .....	12 31
"    interest .....	26 00
"    travelling expenses .....	5 00
"    rent .....	66 00
"    salaries, directors' and auditors' fees .....	519 50
"    printing, stationery and advertising .....	40 50
"    postage, telephones, telegrams and express .....	36 62
"    other .....	4 00
Total expenses of management .....	\$1,041 59
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1919 .....	1,800 00
"    losses which occurred during 1919 .....	10,651 80
"    rebate .....	212 50
"    repayment of loans .....	843 25
Total expenditure .....	\$14,549 14

MOVEMENT IN RISKS.

Mutual System.	Number.	Three years Amount.
Policies in force 31st December, 1918 .....	884	\$1,993,945 00
Policies taken during 1919, or renewed .....	356	902,515 00
Gross number and amount of risks at any time during 1919....	1,240	\$2,896,460 00
Deduct expired and cancelled in 1919 .....	285	603,070 00
Net risks on mutual system, 31st December, 1919 .....	955	\$2,293,390 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Three years.
Amount of face of all premium notes legally liable to assessment .....	\$114,669 50
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	100,909 16
Amount of premium notes received during the year 1919 .....	45,125 75
Payments on premium notes of 1919, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1919 .....	5,415 09

OTTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NORWICH.

Commenced business 13th August, 1887.

Names and addresses of the Directors and Officers for the year 1920:

Directors:

F. W. Vardon .....	Springford.
J. R. Johnson .....	Springford.
Jas. E. Carroll .....	Norwich.
A. W. Smith .....	Scotland.
A. W. Eddy .....	Burford.
James Griffin .....	Otterville.
J. W. Davis .....	Otterville.
William Schell .....	Woodstock.
P. Slattery .....	Woodstock.

Officers:

F. W. Vardon, President .....	Springford.
J. R. Johnson, Vice-President .....	Springford.
T. M. Cayley, Secretary .....	Norwich.

Auditors:

John McKee .....	Norwich.
A. W. DeLong .....	Norwich.

Unassessed premium note capital, \$231,234.00.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash on hand at head office .....	\$104 25	
Cash in Royal Bank, Norwich .....	3,711 20	
Cash in Molsons Bank, Norwich .....	1,581 38	
		\$5,396 83
Amount of unpaid instalments, fixed payments, 1919 .....		796 10
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		231,234 00
Amount of balance due on fees.....		59 00
Total assets .....		\$237,485 93

Liabilities.—None.

**Receipts.**

Cash balance at 31st December, 1918 (not extended) .....	\$646 32
Cash received for application fees .....	\$573 00
“ fixed payments of 1919 .....	12,526 05
“ fixed payments of prior years .....	544 75
“ interest. . . . .	62 63
Total receipts .....	<u>\$13,706 43</u>

**Expenditure.**

## Expenses of management:

Amount paid for commission .....	\$725 50
“ interest. . . . .	4 80
“ investigation of claims .....	83 00
“ travelling expenses .....	41 00
“ salaries, directors' and auditors' fees .....	1,034 80
“ stationery, printing, advertising .....	46 50
“ postage, telephone, telegrams and express .....	144 40
“ rent. . . . .	50 00
“ taxes . . . . .	16 87
“ statutory assessment and license .....	44 02
“ fire marshal tax .....	29 83
“ expenses re Underwriters' meeting .....	37 75
“ all other .....	5 00
Total expenses of management .....	<u>\$2,263 47</u>

## Miscellaneous payments:

Amount paid for losses which occurred during 1919 .....	4,897 60
“ losses which occurred prior to 1919 .....	800 00
“ rebate .....	394 85
“ repayment of loans .....	600 00

Total expenditure ..... \$8,955 92

**CURRENCY OF RISKS.**

Amount covered by Policies in force 31st December, 1919.

	Four years.
Mutual .....	<u>\$5,834,375 00</u>

**MOVEMENT IN RISKS.**

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	1,940	\$5,455,960 00
Policies new and renewed during 1919 .....	588	1,844,990 00
Gross number and amount in force during 1919 .....	2,528	\$7,300,950 00
Less expired and cancelled in 1919 .....	579	1,466,575 00
Net risks in force 31st December, 1919 .....	1,949	<u>\$5,834,375 00</u>



CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$260,078 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	231,234 00
Amount of premium notes received during the year 1919 .....	83,927 00

OXFORD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, EMBRO.

Commenced business 2nd June, 1884.

Names and addresses of the Directors and Officers for the year 1920:

Directors:

John Bolton .....	St. Mary's.
James G. Calder .....	Thamesford.
Alex. Smith .....	Embros.
R. A. Matheson .....	Embros.
James Green .....	Embros.
John Mutterer .....	Ingersoll.
William Smith .....	Woodstock.
F. G. Webber .....	Woodstock.
John C. McPherson .....	St. Mary's.

Officers:

John Bolton, President .....	St. Mary's.
James G. Calder, Vice-President .....	Thamesford.
H. W. Sutherland, Secretary-Treasurer .....	Embros.

Auditors:

E. L. Sutherland .....	Embros.
Geo. McIntosh .....	Embros.

Unassessed premium note capital, \$50,643.76.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash in Royal Bank, Embros .....	\$204 04
Amount unpaid of assessment of 1919 .....	275 71
Amount unpaid of assessment, prior years .....	133 23
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	50,643 76
Total assets .....	<u>\$51,256 74</u>

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$57 08
Cash received from assessment during 1919 .....	\$3,021 65
“ assessments in prior years .....	227 70
“ other.....	5 00
Total receipts .....	<u>\$3,254 35</u>

Expenditure.

Expenses of management:

Cash paid for agents' commissions .....	\$51 60
“ printing, stationery and advertising .....	61 00
“ statutory assessment and license .....	16 26
“ travelling expenses .....	18 00
“ interest. . . . .	113 20
“ rent .....	23 00
“ salaries, directors' and auditors' fees .....	420 30
“ postage, telephones, telegrams and express .....	16 12
“ investigation and adjustment of claims .....	4 00
“ fire marshal .....	2 76
<hr/>	
Total expenses of management .....	\$726 24

Miscellaneous payments:

Cash paid for losses which occurred during 1919 .....	253 00
“ re-insurance . . . . .	118 35
“ rebate . . . . .	9 80
“ repayment of loan .....	2,000 00
<hr/>	
Total expenditure .....	\$3,107 39

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

	Three years.
Mutual system .....	\$1,526,145 00
Less re-insurance .....	39,450 00
<hr/>	
Net risks in force at 31st December, 1919 .....	\$1,486,695 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	698	\$1,573,845 00
Policies new and renewed during 1919 .....	248	589,100 00
<hr/>		<hr/>
Gross number and amount in force during 1919 .....	946	\$2,162,945 00
Less expired and cancelled in 1919 .....	316	636,800 00
<hr/>		<hr/>
Net risks in force 31st December, 1919 .....	630	\$1,526,145 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.



PREMIUM NOTES

On Policies in force 31st December, 1919.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$56,234 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	50,643 76
Amount of premium notes received during the year 1919 .....	21,976 00
Payments on the premium notes of 1919, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1919 .....	3,021 65

PEEL AND MARYBOROUGH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DRAYTON.

*Commenced business 15th July, 1887.*

Names and addresses of the Directors and Officers for the year 1920:

*Directors:*

Alex. Duff .....	Drayton.
Henry Barkwell .....	Wallenstein.
Robert McArthur .....	Moorefield.
Wm. Newstead .....	Moorefield.
Jno. C. Dixon .....	Moorefield.
T. B. Farrell .....	Arthur.
Wm. Murdock .....	Palmerston.
P. J. Cunningham .....	Grand Valley.
Jesse Jack .....	Moorefield.
I. J. Murphy .....	Orangeville.

*Officers:*

Alex. Duff, President .....	Drayton.
Henry Barkwell, Vice-President .....	Wallenstein.
James McEwing, Secretary-Treasurer .....	Drayton.

*Auditors:*

James Grieve .....	Moorefield.
Jas. E. McDougall .....	Alma.

Unassessed premium note capital, \$161,877.25.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash value of real estate .....	\$2,000 00
Cash value of war loan .....	10,000 00
Cash in Royal Bank, Drayton .....	420 87
Amount unpaid of fixed payments of 1919 .....	1,221 70
Amount unpaid of fixed payments due prior to 1919 (not extended) .....	\$179 90
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	161,877 25
Amount of office furniture (not extended) .....	\$200 00
Total assets .....	\$175,519 82

Liabilities.

Amount of borrowed money (promissory note) .....	\$3,000 00
Total liabilities .....	\$3,000 00

**Receipts.**

Cash balance at 31st December, 1918 (not extended) .....	\$4,790 06	
Cash received as fixed payments of 1919 .....		\$19,382 10
" as fixed payments of prior years .....		948 15
" for interest .....		745 87
" rent .....		22 00
" borrowed during 1919 .....		6,500 00
" other .....		14 00
" realization of investments (not extended)...	\$3,800 00	
Total receipts .....		<u>\$27,612 12</u>

**Expenditure.**

## Expenses of management:

Cash paid for agents' commission and fees .....	\$1,483 00
" statutory assessment and license fee .....	70 92
" fire marshal tax .....	60 64
" printing, stationery and advertising .....	199 60
" interest .....	51 25
" salaries, directors' and auditors' fees .....	1,255 00
" investigation and adjustment of claims .....	432 50
" postage, telephone, telegrams and express.....	133 40
" rent and insurance .....	2 00
" taxes .....	92 09
" fuel and light .....	75 82
" travelling expenses .....	24 00
" caretaking of office and repairs to office building .....	29 00
" other expenditure .....	110 49
Total expenses of management .....	<u>\$4,019 71</u>

## Miscellaneous payments:

Cash paid for losses which occurred during 1919 .....	27,816 00
" rebate, abatements and returned premiums .....	445 60
" repayment of loans .....	3,500 00

Total expenditure ..... \$35,781 31

**CURRENCY OF RISKS.**

Amount covered by Policies in force 31st December, 1919.

Four years.

Mutual ..... \$10,228,900 00

**MOVEMENT IN RISKS.**

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	3,580	\$9,218,700 00
Policies new and renewed during 1919 .....	1,263	3,989,875 00
Gross number and amount in force during 1919 .....	4,843	\$13,208,575 00
Less expired and cancelled in 1919 .....	1,230	2,979,675 00
Net risks in force 31st December, 1919 .....	3,613	<u>\$10,228,900 00</u>



CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$204,330 50
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	161,877 25
Amount of premium notes received during the year 1919 .....	81,001 00

# PEEL COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRAMPTON.

*Commenced business 24th June, 1876.*

Names and addresses of the Directors and Officers for the year 1920:

## *Directors:*

Thomas McCartney .....	Caledon East.
Moses Johnstone .....	Malton.
Hy. Walton .....	Malton.
John Cunningham .....	Norval.
John Gardhouse .....	Weston.
Alex. Armstrong .....	Inglewood.
R. J. McGregor .....	Inglewood.
Thomas Bryans .....	Malton.
James Laidlaw .....	Brampton.

## *Officers:*

Thomas McCartney, President .....	Caledon East.
Moses Johnstone, Vice-President .....	Malton.
J. J. Stewart, Secretary-Treasurer .....	Brampton.

## *Auditors:*

John Sinclair .....	Brampton.
W. J. Beatty .....	Brampton.

Unassessed premium note capital, \$356,687.55.

## Statement for the Year Ending 31st December, 1919.

### Assets.

Cash value of mortgages .....		\$16,600 00
Cash on hand at head office .....	\$122 29	
Cash in Merchants Bank, Brampton .....	5,047 45	
Cash in Dominion Bank, Brampton .....	3,122 63	
		<hr/>
		8,292 37
Cash in agents' hands .....		1,493 30
Amount unpaid of fixed payments of 1919 .....		80 55
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	\$356,687 55	
Less residue of premium notes given for re-insurance .....	5,810 00	
		<hr/>
		350,877 55
Amount of office furniture (not extended) .....	\$250 00	
		<hr/>
Total assets .....		\$377,343 77

### Liabilities.

Amount of losses reported .....	\$1,500 00
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Receipts.

Cash balance at 31st December, 1918 (not extended)	\$10,556 19
Cash received as fixed payments of 1919	\$31,479 60
“ fixed payments for prior years	87 40
“ for interest	1,430 17
“ agents’ balances of 1918 received in 1919	993 60
“ from realization of investments (not extended), \$4,000.00.	
“ re-insurance payments	58 00
Total receipts	\$34,048 77

Expenditure.

Expenses of management:	
Cash paid for agents’ commission	\$1,788 25
“ salaries, directors’ and auditors’ fees	2,218 70
“ law costs	6 70
“ statutory assessment and license fee	90 37
“ fire marshal tax	65 05
“ rent	212 00
“ taxes	55 20
“ printing, stationery and advertising	401 90
“ investigation and adjustment of claims	338 05
“ postage, telephone, telegrams and express	231 26
“ for other expenses	290 32
Total expenses of management	\$5,697 80
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1919	6,232 50
“ losses which occurred during 1919	26,880 60
“ rebate	1,032 85
“ re-insurance	468 75
Total expenditure	\$40,312 50

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

	Three years.	Four years.	Total.
Mutual	\$7,893,950 00	\$4,889,486 00	\$12,783,436 00
Re-insurance	221,650 00		221,650 00
Net risks, December 31st, 1919	\$7,672,300 00	\$4,889 486 00	\$12,561,786 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918	4,421	\$11,937,169 00
Policies new and renewed during 1919	1,761	5,094,022 00
Gross number and amount in force during 1919	6,182	\$17,031,191 00
Less expired and cancelled in 1919	1,641	4,247,755 00
Net risks in force 31st December, 1919	4,541	\$12,783,436 00



CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Three-year risks.	Four-year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$266,507 05	\$165,139 40	\$431,646 45
Amount of all premium notes on Policies in force 31st December, 1919, after deducting all payments thereon and assessments levied .....	218,599 95	138,087 60	356,687 55
Amount of premium notes received during the year 1919 .....	119,836 25	51,852 25	171,688 50
Payments on premium notes of 1919, includ- ing all sums credited on said premium notes:			
Cash paid up to 31st December, 1919 ..	.....	.....	24,924 35

# PRESCOTT FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ALFRED.

*Commenced business 5th August, 1901.*

Names and addresses of the Directors and Officers for the year 1920:

## *Directors:*

Samuel Parisièn .....	Alfred.
Ulric Daoust .....	Plantagenet.
Joseph Clement .....	Alfred Station.
Daniel Charbonneau .....	Alfred.
Felix Lajeunesse .....	Caledonia Springs.
Flavian Bertrand .....	L'Orignal.

## *Officers:*

Samuel Parisièn, President .....	Alfred.
Ulric Daoust, Vice-President .....	Plantagenet.
B. G. Parisièn, Secretary-Treasurer.....	Alfred.

## *Auditors:*

J. B. Labrosse .....	Alfred.
Jos. Miron .....	Alfred.

Unassessed premium note capital, \$146,574.13.

## Statement for the Year Ending 31st December, 1919.

### Assets.

Municipal debentures .....		\$8,011 49
Cash on hand at head office .....	\$19 15	
Bank of Hochelaga, L'Orignal .....	33 79	
Union Bank, Plantagenet .....	93 77	
Provincial Bank, Alfred .....	3,639 98	
		<hr/> 3,786 69
Amount unpaid of fixed payments of 1919 .....		220 98
Amount of premium notes in force, after deducting all pay- ments thereon and assessments levied .....	\$146,574 13	
Less residue of premium notes given for re-insurance .....	405 00	
		<hr/> 146,169 13
Total assets .....		<hr/> \$158,188 29

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$2,532 36
Cash received for fixed payments due in 1919 .....	\$16,679 89
“ fixed payments due in prior years .....	31 50
“ interest .....	658 14
“ principal of debentures (not extended) .....	\$1,646 14
Total receipts .....	<u>\$17,369 53</u>

Expenditure.

Expenses of management:	
Amount paid for commission to agents .....	\$48 00
“ fuel and light .....	8 00
“ travelling expenses .....	99 50
“ rent .....	50 00
“ statutory assessment and license fee .....	44 18
“ printing, stationery and advertising .....	121 85
“ salaries, directors' and auditors' fees .....	932 00
“ postage, telegrams and express .....	140 30
“ Underwriters' Association and delegate .....	28 00
“ fire marshal tax .....	35 77
Total expenses of management .....	<u>\$1,507 60</u>
Miscellaneous payments:	
Cash paid for losses which occurred during 1919 .....	12,268 11
“ losses which occurred prior to 1919 .....	3,510 00
“ rebates .....	340 63
“ re-insurance .....	135 00
Total expenditure .....	<u>\$17,761 34</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

	Three years.
Mutual .....	<u>\$6,087,155 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	2,955	\$5,476,010 00
Policies new and renewed during 1919 .....	1,143	2,274,075 00
Gross number and amount in force during 1919 .....	4,098	\$7,750,085 00
Less expired and cancelled in 1919 .....	999	1,662,930 00
Net risks in force 31st December, 1919 .....	3,099	<u>\$6,087,155 00</u>



CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment . . . . .	\$182,202 15
Amount of all premium notes, after deducting all payments thereon and assessments levied . . . . .	146,574 13
Amount of premium notes received during the year 1919 . . . . .	68,222 25
Payments on the premium notes of 1919, including all sums credited on said premium notes:	
(a) Cash paid up to 31st December, 1919 . . . . .	16,679 89

PUSLINCH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ABERFOYLE.

Commenced business May, 1859.

Names and addresses of the Directors and Officers for the year 1920:

Directors:

Wm. J. Little .....	Hespeler.
Wm. H. Schultz .....	Puslinch.
Donald Stewart .....	Puslinch.
George H. Laird .....	Guelph.
Alexander Smith .....	Hespeler.
Peter Iles .....	Guelph.
John McKenzie .....	Moffat
D. A. McLean .....	Puslinch.
Hector Gilchrist .....	Puslinch.

Officers:

Wm. J. Little, President .....	Hespeler.
Wm. H. Schultz, Vice-President .....	Puslinch.
Jno. Rae, Secretary-Treasurer .....	Puslinch.

Auditors:

Jno. A. Wilkinson .....	Puslinch.
John A. Cockburn .....	Puslinch.

Unassessed premium note capital, \$51,461 92.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash on hand, head office .....	\$130 83	
Cash on deposit to Company's credit in Bank of Commerce, Guelph .....	4,078 45	
		\$4,209 28
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		51,461 92
Amount unpaid of assessments of 1919 .....		284 18
Amount unpaid of assessments of prior years .....		49 80
Office furniture (not extended) .....	\$60 00	
Total assets .....		\$56,005 18

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1918 (not extended).....	\$2,505 29
Cash received at taking of application held by agents for fees (not extended) .....	299 00
Cash received for assessment of 1919 .....	\$2,797 85
“ assessments of prior years .....	394 45
“ interest .....	65 77
Total receipts .....	<u>\$3,258 07</u>

Expenditure.

Expenses of management:	
Amount paid to agents in fees (not extended) .....	\$299 00
“ agents for commission .....	\$1 45
Amount paid for investigation of claims .....	24 00
“ statutory assessment and license fee .....	19 93
“ fire marshal tax .....	14 06
“ travelling expenses .....	14 00
“ printing, stationery and advertising .....	32 70
“ salaries, directors' and auditors' fees .....	212 00
“ postage, telephone, telegrams and express .....	56 14
“ other expenses .....	14 00
Total expenses of management .....	<u>388 28</u>
Miscellaneous payments:	
Amount paid for losses which occurred during 1919 .....	1,161 75
“ rebate .....	4 05
Total expenditure .....	<u>\$1,554 08</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

	Three years.
Mutual .....	<u>\$209,965 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	750	\$2,087,010 00
Policies new and renewed during 1919 .....	299	900,090 00
Gross number and amount in force during 1919 .....	1,049	\$2,987,100 00
Less expired and cancelled in 1919 .....	318	887,435 00
Net risks in force 31st December, 1919 .....	731	<u>\$2,099,665 00</u>



CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment . . . . .	\$63,025 95
Amount of all premium notes, after deducting all payments thereon and assessments levied . . . . .	51,461 92
Amount of premium notes received during the year 1919 . . . . .	27,002 70

SALTFLEET AND BINBROOK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ELFRIDA.

Commenced business 30th July, 1880.

Names and addresses of the Directors and officers for the year 1920:

Directors:

W. B. Switzer .....	Glanford.
C. C. Pettit .....	Fruitland.
Joseph J. Fletcher .....	Hannon.
F. Ecker .....	Hannon.
D. B. Calbrick .....	Winona.
C. S. Bird .....	Hamilton.
A. E. Smuck .....	Glanford.
Joseph M. Stewart .....	Grimsby.
G. B. Smith .....	Ancaster.

Officers:

W. B. Switzer, President .....	Glanford.
C. C. Pettit, Vice-President .....	Fruitland.
J. F. Felker, Secretary-Treasurer .....	Stoney Creek.

Auditors:

Chas. I. Stewart .....	Hannon.
A. E. Walker .....	Bartonville.

Unassessed premium note capital, \$150,036 30.

Statement for the Year Ending 31st December, 1919.

Assets.

Canada War Loan ..	\$15,000 00
Cash value of real estate .....	400 00
Amount of cash on hand at head office .....	\$288 48
Actual cash in Royal Bank, Stoney Creek .....	2,270 86
	<hr/>
	2,559 34
Amount unpaid of assessments levied during 1919 .....	782 77
Amount of unpaid assessments of previous years .....	88 33
Amount of premium notes in force after deducting all payments thereon and assessments levied .....	150,036 30
	<hr/>
Total assets .....	\$168,866 74

Liabilities.—None.

**Receipts.**

Cash balance at 31st December, 1918 (not extended) .....	\$4,087 33
Cash received for assessments which were levied in 1919 .....	\$6,911 12
“ assessments which were levied before 1919 .....	295 33
“ interest .....	889 27
“ transfer fees .....	6 50
“ profit or exchange Victory Bonds .....	137 95
Total receipts .....	<u>\$8,240 17</u>

**Expenditure.****Expenses of management:**

Amount paid for agents' fees .....	\$333 00
“ printing, stationery and advertising .....	93 75
“ statutory assessment and license fee .....	30 11
“ salaries, directors' and auditors' fees .....	1,116 25
“ postage, telephone, telegrams and express .....	77 00
“ taxes .....	21 07
“ other expenses .....	53 00

Total expenses of management ..... \$1,724 18

**Miscellaneous payments:**

Cash paid for losses which occurred during 1919 ..... 8,043 98

Total expenditure ..... \$9,768 16

**CURRENCY OF RISKS.**

Amount covered by Policies in force 31st December, 1919.

	Three years.
Mutual .....	<u>\$3,919,485 00</u>

**MOVEMENT IN RISKS.**

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	1,466	\$3,511,330 00
Policies new and renewed during 1919 .....	548	1,496,300 00
Gross number and amount in force during 1919 .....	2,014	\$5,007,630 00
Less expired and cancelled in 1919 .....	477	1,088,145 00
Net risks in force at 31st December, 1919 .....	1,537	<u>\$3,919,485 00</u>

**CLASSIFICATION OF RISKS:**

Farm and non-hazardous.

**PREMIUM NOTES**

On Policies in force 31st December, 1919.

	Three-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment .....	\$165,141 77
Amount of all premium notes, deducting all payments thereon and assess- ments levied .....	150,036 30
Amount of premium notes received during the year 1919 .....	62,948 09



SOUTHWOLD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHEDDEN.

Commenced business 9th September, 1878.

Names and addresses of the Directors and Officers for the year 1920:

Directors:

Mungo McNab .....	Iona Station.
W. A. Dewer .....	Port Stanley.
Charles F. Jackson .....	Port Stanley.
Edgar Silcox .....	Shedden.
John G. Chapman .....	St. Thomas.
Chas. F. Heidt .....	Shedden.

Officers:

Mungo McNab, President .....	Iona Station.
W. A. Dewer, Vice-President.....	Iona Station.
John H. Sells, Secretary-Treasurer .....	Shedden.

Auditors:

L. K. McCollum .....	Iona Station.
Justin G. Moore .....	Shedden.

Unassessed premium note capital, \$75,817.38.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash on hand at the head office .....	\$45 74	
Cash on deposit in Sterling Bank, Shedden .....	884 31	
Cash on deposit, Home Bank, Lawrence Station .....	1,049 44	
Cash on deposit, Molsons Bank, St. Thomas .....	630 13	
Cash on deposit, Merchants Bank, Fingal .....	1,033 29	
Huron & Erie Loan Co., St. Thomas .....	36 66	
		\$3,679 57
Amount unpaid of assessments levied during 1919 .....		740 97
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		75,817 38
Total assets .....		\$80,237 92

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$2,563 10	
Cash received for assessments levied in 1919 .....		\$5,888 10
“ assessments levied prior to 1919 .....		676 56
“ interest .....		116 71
“ from realization of investment (not extended) .....	\$2,000 00	
Total receipts .....		\$6,681 37

**Expenditure.**

## Expenses of management:

Amount paid for agents' commission .....	\$99 00
" statutory assessment and license .....	20 08
" printing, stationery, advertising .....	38 35
" salaries, directors' and auditors' fees .....	404 00
" postage, telephone, telegrams and express .....	30 25
" rent . . . . .	12 00
" tax for fire marshal .....	14 38
<hr/>	
Total expenses of management .....	\$618 06

## Miscellaneous payments:

Amount paid for losses which occurred during 1919 .....	6,932 30
" rebate . . . . .	14 54
<hr/>	
Total expenditure .....	\$7,564 90

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

	Four years.
Mutual . . . . .	\$2,245,075 00.

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	763	\$2,107,975 00
Policies new and renewed during 1919 .....	209	661,400 00
<hr/>		
Gross number and amount in force during 1919 .....	972	\$2,769,375 00
Less expired and cancelled in 1919 .....	198	524,300 00
<hr/>		
Net risks in force 31st December, 1919 .....	774	\$2,245,075 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1919.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$89,803 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	75,817 38
Amount of premium notes received during the year 1919 .....	26,456 00

SYDENHAM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, OWEN SOUND.

Commenced business 26th August, 1889.

Names and addresses of the Directors and Officers for the year 1920.

Directors:

James Gardner .....	Owen Sound.
George Binnie .....	Priceville.
T. J. Harkness .....	Owen Sound.
A. L. Donald .....	Tara.
P. C. McGregor .....	Owen Sound.
Wm. McLoughry.....	Markdale.
Malcolm Cameron .....	Owen Sound.
A. C. Patterson .....	Blantyre.
William Breen .....	Kilsyth.
L. Beaton .....	Owen Sound.
Joseph Dobie .....	Chatsworth.
G. B. Carnahan .....	Meaford.
Neil McDonald.....	Owen Sound.
L. E. Bowes .....	Strathnairn.
J. A. Lemon .....	Silcote.

Officers:

James Gardner, President .....	Owen Sound.
George Binnie, Vice-President .....	Priceville.
T. J. Harkness, Secretary-Treasurer .....	Owen Sound.

Auditors:

William Douglas .....	Owen Sound.
H. H. Burgess .....	Owen Sound.

Unassessed premium note capital, \$476,394.04.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash value of real estate .....	\$7,500 00
Cash value of mortgages .....	7,000 00
Canada War Loan .....	15,000 00
Actual cash on hand .....	\$46 42
Cash in Owen Sound Loan and Savings Company .....	2,911 75
Cash in Merchants Bank, Owen Sound .....	3,410 46
Cash in Royal Bank, Owen Sound .....	1,433 63
	7,802 26



Cash in agents' hands .....	\$154 23
Amount unpaid of fixed payments of 1919 .....	1,010 41
Amount of interest due and accrued .....	273 75
Notes or due bills less than one year overdue .....	39 69
Amount of premium notes in force, after deducting all pay- ments thereon and assessments levied .....	\$476,394 04
Less residue of premium notes given for re-insurance .....	6,231 80
	<hr/> 470,162 24
Total assets .....	<hr/> \$508,942 58

**Liabilities.—None.****Receipts.**

Cash balance at 31st December, 1918 (not extended) .....	\$7,437 65
Cash received as fixed payments of 1919 .....	43,748 18
“ fixed payments of prior years .....	429 79
“ interest . . . ..	902 17
“ agents' balances of 1918 received in 1919 .....	250 92
“ re-insurance on losses .....	35 00
“ rent . . . ..	331 00
“ other sources .....	84 93
Total receipts .....	<hr/> \$45,781 99

**Expenditure.****Expenses of management:**

Amount paid for commission to agents .....	\$2,766 64
“ taxes . . . ..	190 98
“ investigation and adjustment of claims .....	340 00
“ statutory assessment and license .....	124 96
“ fire marshal tax .....	123 29
“ travelling expenses .....	15 00
“ printing, stationery and advertising .....	322 30
“ salaries, directors' and auditors' fees, etc.....	2,666 00
“ postage, telephone, telegrams and express .....	502 21
“ fuel and light .....	63 50
“ Treasurer's bond .....	12 00
“ association fee and expenses, delegate .....	40 00
“ repairs . . . ..	62 63
“ other expenses .....	40 55

Total expenses of management ..... \$7,270 06

**Miscellaneous payments:**

Cash paid for losses during 1919 .....	25,652 58
“ rebate . . . ..	158 89
“ re-insurance .....	335 85
“ invested Canada war loan (not extended), \$12,000.00.	

Total expenditure ..... \$33,417 38

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

	Three years or less.
Mutual .....	\$18,600,339 00
Re-insurance.	
Mutual .....	167,915 00
Net risks .....	<u>\$18,432,424 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	8,178	\$16,774,266 00
Policies new and renewed during 1919 .....	2,981	7,397,735 00
Gross number and amount in force during 1919.....	11,159	\$24,172,001 00
Less expired and cancelled in 1919 .....	2,775	5,571,622 00
Net risks in force at 31st December, 1919 .....	8,384	<u>\$18,600,379 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Three years or less.
Amount of face of all premium notes held by the Company and legally liable to assessment .....	\$576,494 57
Amount of all premium notes after deducting all payments thereon and assessments levied .....	476,394 04
Amount of premium notes received during the year .....	219,823 00
Payment on premium notes of 1919, including all sums credited on said premium notes .....	19,565 16
Notes for fixed payments unpaid, 1919 .....	39 69

Re-insurance.

Amount of premium notes given for re-insurance .....	6,717 00
Less payments thereon .....	485 20
Residue of said premium notes for which the Company is still liable.....	6,231 80

THUNDER BAY MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MURILLO, ONT.

Commenced business January 1st, 1918.

Names and addresses of the Directors and Officers for the year 1920:

Directors:

R. McKenzie .....	Murillo.
J. R. Hutchison .....	Slate River.
Thomas Hughes .....	Murillo.
A. W. Trewin .....	Slate River.
F. N. Carter .....	Murillo.
E. T. Ross .....	Port Arthur.

Officers:

R. McKenzie, President .....	Murillo.
J. R. Hutchison, Vice-President .....	Slate River.
A. McGillivray, Secretary-Treasurer .....	Murillo.

Auditors:

Chas. R. B. Hill .....	Murillo.
John W. McArthur .....	Murillo.

Unassessed premium note capital, \$8,111.12.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash in Royal Bank, Fort William .....	\$743 94
Amount unpaid of fixed payments of 1919 .....	66 50
Amount of premium notes in force after deducting all payments thereon..	8,111 12
Total assets .....	<u>\$8,921 56</u>

Liabilities.

Amount of borrowed money .....	<u>\$100 00</u>
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Receipts.

Cash balance at 31st December, 1918 (not extended).....	\$74 47
Cash received at taking of application .....	\$103 50
“ as fixed payments due in 1919 .....	1,087 63
“ interest .....	10 63
“ for endowments .....	2 00
Total receipts .....	<u>\$1,203 76</u>



Expenditure.

Expenses of management:

Cash paid to agents in fees .....	\$103 50
“ statutory assessment and license fee .....	5 86
“ fire marshal tax .....	2 02
“ travelling expenses .....	3 00
“ salaries, directors’ and auditors’ fees .....	342 00
“ printing, stationery and advertising .....	35 74
“ postage, telephones, telegrams and express .....	9 75
“ fee, Underwriters’ Association .....	2 00
Total expenses of management .....	\$503 87

Miscellaneous payments:

Cash paid for rebate .....	30 42
Total expenditure .....	\$534 29

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

	One year.	Three years.	Total.
Mutual .....	\$5,600 00	\$211,650 00	\$217,250 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	66	\$119,850 00
New policies written during 1919 .....	69	115,600 00
Gross number and amount in force during 1919.....	135	\$235,450 00
Less cancelled in 1919 .....	6	18,200 00
Net risks in force 31st December, 1919 .....	129	\$217,250 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

Amount of face of all premium notes held by Company and legally liable to assessment .....	\$10,550 26
Amount of premium notes, after deducting all payments made thereon....	8,111 12
Amount of premium notes received during the year 1919.....	5,202 00

TOWNSEND FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERFORD.

Commenced business 10th April, 1897.

Names and addresses of the Directors and Officers for the year 1920.

Directors:

Oscar L. Haviland .....	Wilsonville.
W. E. Hambly .....	Waterford.
Safford C. Kitchen .....	Waterford.
Jacob Goble .....	Waterford.
Oscar McMichael .....	Waterford.
Elijah Hellyer .....	Waterford.
Isaac Wilcox .....	Hartford.
J. W. Wallace .....	Waterford.
E. P. Wilson .....	Wilsonville.

Officers:

Oscar L. Haviland, President .....	Wilsonville.
W. E. Hambly .....	Waterford.
James Ross, Secretary-Treasurer .....	Waterford.

Auditors:

F. W. Cline .....	Waterford.
R. C. McMichael .....	Waterford.

Unassessed premium note capital, \$52,288 51.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash in Merchants Bank, Waterford .....	\$484 58	
Cash in Bank of Montreal, Waterford .....	112 19	
Cash in Molsons Bank, Simcoe .....	59 24	
		\$656 01
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		52,288 51
Amount of fixed payments of 1919 unpaid .....		184 05
Total assets .....		\$53,128 57

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$393 24	
Cash received at taking of applications .....		\$289 00
“ as fixed payments of 1919 .....		6,312 01
“ as fixed payments due in prior years .....		137 92
“ interest .....		3 36
Total receipts .....		\$6,742 29

Expenditure.

Expenses of management:

Amount paid to agents in fees .....	\$289 00
“ for statutory assessment and license fee .....	19 80
“ travelling expenses, Mutual Underwriters' fees.....	56 00
“ investigation of claims .....	28 90
“ printing, stationery and advertising .....	27 25
“ salaries, directors' and auditors' fees .....	592 40
“ postage, telegrams and express.....	45 25
“ fire marshal tax .....	7 38
“ interest .....	115 00
“ premium on guarantee bond .....	5 00
“ rent, telephone and service .....	28 84
“ other expenses—typewriter .....	41 25
Expenses of management .....	\$1,256 07
Miscellaneous payments:	
Amount paid for losses which occurred during 1919 .....	1,336 06
“ rebate .....	87 39
“ repayment of loans .....	3,800 00
Total expenditure .....	\$6,479 52

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

	Three years.
Mutual .....	\$2,126,790 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	866	\$2,069,055 00
Policies new and renewed during 1919 .....	289	719,125 00
Gross number and amount in force during 1919 .....	1,155	\$2,788,180 00
Less expired and cancelled in 1919 .....	287	661,390 00
Net risks in force 31st December, 1919 .....	868	\$2,126,790 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$64,500 52
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	52,288 51
Amount of premium notes received during the year 1919.....	21,736 15
Payments on premium notes of 1919, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1919 .....	2,173 60



THE USBORNE AND HIBBERT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FARQUHAR.

Commenced business 28th June, 1876.

Names and addresses of the Directors and Officers for the year 1920:

Directors:

T. Ryan.....	Dublin.
John T. Allison .....	Exeter.
James McKenzie .....	Mitchell.
Robert Norris .....	Staffa.
J. L. Russell .....	Russeldale.
Wm. Brock .....	Granton.

Officers:

Thos. Ryan, President .....	Dublin.
John T. Allison, Vice-President .....	Exeter.
Wm. A. Turnbull, Secretary-Treasurer .....	Woodham.

Auditors:

John Kay .....	Cromarty.
J. S. Ballantyne .....	Hensall.

Unassessed premium note capital, \$181,473.83.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash value of bonds, Canada War Loan .....	\$1,000 00
Cash on hand at head office .....	\$39 60
Cash in Bank of Commerce, Exeter .....	416 97
	<hr/>
	456 57
Amount of unpaid assessments levied during 1919 .....	203 90
Amount of premium notes in force after deducting all payments thereon and assessments levied .....	181,473 83
	<hr/>
Total assets .....	\$183,134 30

Liabilities.

Amount of borrowed money (promissory note, due bank).....	\$2,000 00
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Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$3,783 61
Cash received for assessments levied in 1919 .....	\$9,581 45
“ assessments levied before 1919 .....	169 55
“ interest .....	500 85
“ borrowed during 1919 .....	11,000 00
“ realization of mortgage investment (not extended) .....	\$5,000 00
	<hr/>
Total receipts .....	\$21,251 85

**Expenditure.**

## Expenses of management:

Cash paid for travelling expenses .....	\$56 50
“ investigation and adjustment of claims .....	146 00
“ statutory assessment and license .....	50 21
“ fire marshal tax .....	21 93
“ interest . . . . .	133 90
“ salaries, directors' and auditors' fees .....	766 86
“ printing, stationery and advertising .....	88 25
“ postage, telephones, telegrams and express .....	109 49
“ rent . . . . .	35 00
“ legal and court costs .....	9 50
“ other expenses .....	303 80

Total expenses of management ..... \$1,721 44

## Miscellaneous payments:

Cash paid for losses which occurred prior to 1919.....	\$338 00
“ losses which occurred during 1919 .....	18,505 65
“ rebate . . . . .	13 80
“ repayment of loans .....	9,000 00

Total expenditure ..... \$29,578 89

**CURRENCY OF RISKS.**

Amount covered by Policies in force 31st December, 1919.

	Four years.
Mutual . . . . .	<u>\$6,795,880 00</u>

**MOVEMENT IN RISKS.**

(Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	2,441	\$6,321,730 00
Policies new and renewed during 1919 .....	686	2,104,415 00
Gross number and amount in force during 1919 .....	3,127	\$8,426,145 00
Less expired or cancelled in 1919 .....	678	1,630,265 00
Net risks in force 31st December, 1919 .....	2,449	<u>\$6,795,880 00</u>

**CLASSIFICATION OF RISKS:**

Farm and non-hazardous.

**PREMIUM NOTES**

On Policies in force 31st December, 1919.

	Four years.
Amount of face of all premium notes legally liable to assessment .....	201,560 33
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	181,473 83
Amount of premium notes received during the year 1919 .....	62,605 85

WALPOLE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, JARVIS.

Commenced business 27th July, 1867.

Names and addresses of the Directors and Officers for the year 1920:

Directors:

J. B. McKenzie .....	Nanticoke.
John Mitchell .....	Jarvis.
J. N. Howard .....	Hagersville.
J. J. Parsons .....	Jarvis.
David McBurney .....	Jarvis.
J. W. Roulston .....	Hagersville.
Joseph Awde .....	Hagersville.
Geo. E. Pond .....	Nanticoke.
David Lindsay .....	Hagersville.

Officers:

J. B. McKenzie, President .....	Nanticoke.
John Mitchell, Vice-President .....	Jarvis.
George L. Miller, Secretary-Treasurer .....	Jarvis.

Auditors:

Jas. A. McKenzie .....	Jarvis.
James Williamson .....	Jarvis.

Unassessed premium note capital, \$90,226.78.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash value of real estate .....	\$2,500 00
Cash at head office .....	\$321 45
Cash in Bank of Hamilton, Jarvis .....	7,988 48
	<hr/>
	8,309 93
Cash in agents' hands .....	108 95
Amount unpaid of fixed payments of 1919 .....	275 96
Amount unpaid of fixed payments of prior years (not extended) .....	\$67 95
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	90,226 78
	<hr/>
Total assets .....	\$101,421 62

Liabilities.—None.



Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$4,491 04
Cash received at taking of application:	
Held by agents for fees (not extended) .....	222 00
Received at head office .....	\$111 00
Cash received as fixed payments of 1919 .....	5,927 22
"        fixed payments due in prior years .....	233 49
"        for interest .....	123 84
"        other .....	127 00
Total receipts .....	<u>\$6,522 55</u>

Expenditure.

Expenses of management:	
Amount paid to agents in fees (not extended) .....	\$222 00
Amount paid for taxes .....	\$47 32
"        insurance .....	18 80
"        investigation and adjustment of claims .....	25 50
"        statutory assessment and license .....	22 47
"        fire marshal tax .....	14 77
"        travelling expenses .....	30 00
"        printing, stationery and advertising .....	69 50
"        salaries, directors' and auditors' fees .....	825 00
"        postage, telephone, telegrams and express .....	79 05
"        fuel and light .....	25 00
"        all other .....	147 48
Total expenses of management .....	<u>\$1,304 89</u>
Miscellaneous payments:	
Cash paid for losses which occurred during 1919 .....	1,243 80
"        rebate .....	154 97
Total expenditure .....	<u>\$2,703 66</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

	Four years.
Mutual .....	<u>\$2,580,490 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	807	\$2,442,750 00
Policies new and renewed during 1919 .....	231	751,120 00
Gross number and amount in force during 1919 .....	1,038	\$3,193,870 00
Less expired and cancelled in 1919 .....	220	613,380 00
Net risks in force 31st December, 1919 .....	818	<u>\$2,580,490 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Four-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment .....	\$105,190 99
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	90,226 78
Amount of premium notes received during the year 1919 .....	30,542 30
Payments on premium notes of 1919, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1919 .....	1,725 00
Notes for fixed payments or assessments unpaid at 31st December, 1919 .....	108 95

(NORTH) WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 1st August, 1874.

Names and addresses of the Directors and Officers for the year 1920:

Directors:

Val. Otterbein .....	Heidelberg.
John H. Campbell .....	Crosshill.
J. M. Burnett .....	Elora.
Samuel Cassel .....	Kitchener.
L. Bowman .....	Conestogo.
J. C. Hallman .....	Petersburg.
J. W. Hartleib .....	Bamberg.
Joseph B. Hagey .....	Preston.
J. Stauffer .....	Waterloo.
Sam E. Shantz .....	Kitchener.
Jos. H. Woods .....	Elmira.

Officers:

Val. Otterbein, President .....	Heidelberg.
John H. Campbell, Vice-President .....	Crosshill.
J. Stauffer, Manager .....	Waterloo.

Auditors:

M. S. Snyder .....	Waterloo.
Isaac Hilborn .....	Elmira.

Unassessed premium note capital, \$752,731.15.

Statement for the Year Ending 31st December, 1919.

Assets.

Amount of mortgages .....	\$17,100 00
Amount of bonds, Dominion of Canada War Loan .....	20,000 00
Cash on hand at head office .....	\$31 34
Cash in Molsons Bank, Waterloo .....	3,065 24
Cash in Bank of Toronto, Waterloo .....	5,975 79
	9,072 37
Amount unpaid of assessment levied during 1919 .....	1,997 22
Amount unpaid of assessments levied in prior years .....	27 27
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	752,731 15
Interest due and accrued .....	721 69
Office furniture (not extended) .....	\$450 00
Total assets .....	\$801,649 70

Liabilities.—None.



**Receipts.**

Cash balance at 31st December, 1918 (not extended) .....	\$15,172 06
Cash received for assessments levied in 1919 .....	\$20,566 38
“ assessments levied in years prior to 1919 .....	1,365 09
“ interest . . . . .	2,161 58
“ all other .....	320 00
“ from investments (not extended) .....	\$6,725 00
Total receipts .....	<u>\$24,413 05</u>

**Expenditure.****Expenses of management:**

Amount paid for agents' commission .....	1,913 00
“ rent .....	168 75
“ investigation and adjustment of claims .....	66 00
“ statutory assessment and license fee .....	106 44
“ printing, stationery and advertising .....	133 41
“ salaries, directors' and auditors' fees.....	2,496 70
“ postage, telephone, telegrams and express.....	339 66
“ travelling expenses .....	78 05
“ fire marshal tax .....	48 21
“ collecting assessments .....	83 85
“ Underwriters' fees .....	10 00
“ taxes . . . . .	18 72
“ other expenses .....	104 37

Expenses of management ..... \$5,567 16

**Miscellaneous payments:**

Cash paid for losses which occurred during 1919 .....	18,528 17
“ rebate .....	31 21
“ invested in mortgages (not extended) ....	\$13,111 20

Total expenditure ..... \$24,126 54

**CURRENCY OF RISKS.****Amount covered by Policies in force 31st December, 1919.**

	<b>Four years.</b>
Mutual .....	<u>\$15,848,423 00</u>

**MOVEMENT IN RISKS.**

Mutual system.	Number.	Amount.
Policies in force 31st December, 1918 .....	5,439	\$14,183,682 00
Policies new and renewed during 1919 .....	1,836	5,659,995 00
Gross number and amount in force during 1919 .....	7,275	\$19,843,677 00
Less expired or cancelled in 1919 .....	1,584	3,995,254 00
Net risks in force 31st December, 1919 .....	5,691	<u>\$15,848,423 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Four years.
Amount of face of all premium notes held by the Company and legally liable to assessment .....	\$797,764 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	752,731 15
Amount of premium notes received during the year 1919 .....	281,849 00

WEST WAWANOSH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DUNGANNON.

*Commenced business 13th May, 1879.*

Names and addresses of the Directors and Officers for the year 1920.

*Directors:*

Timothy Griffin .....	Lucknow.
Wm. McQuillin .....	Lucknow.
Alexander Nicholson .....	Lucknow.
Wm. P. Reed .....	Lucknow.
John A. McKenzie .....	Kincardine.
James Girvin .....	Goderich.
H. L. Salkeld .....	Goderich.
W. J. Thompson .....	Auburn.
Isaac Hetherington .....	Sheppardton.

*Officers:*

Timothy Griffin, President .....	Lucknow.
Wm. McQuillin, Vice-President .....	Lucknow.
Thomas G. Allan, Secretary .....	Dungannon.
Thomas Stothers, Treasurer .....	Dungannon.

*Auditors:*

John Wilson .....	Auburn.
W. A. Wilson .....	Lucknow.

Unassessed premium note capital, \$274,107.55.

Statement for the Year Ending 31st December, 1919.

Assets.

Canada War Loan .....	\$16,880 00
Actual cash on hand at head office .....	\$76 23
Actual cash in Sterling Bank, Dungannon .....	6,366 70
	<hr/>
	6,442 93
Amount unpaid of fixed payments of 1919 .....	393 05
Fixed payments, prior years (not extended) .....	\$92 70
Amount of premium notes in force after deducting all payments thereon and assessments levied .....	274,107 55
	<hr/>
Total assets .....	<hr/> <b>\$297,823 53</b> <hr/>

Liabilities.—None.



Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$6,760 06
Cash received for fixed payments of 1919 .....	\$15,633 65
“ fixed payments due in prior years .....	192 10
“ interest .....	902 63
“ all other .....	9 40
Total receipts .....	<u>\$16,737 78</u>

Expenditure.

Expenses of management:	
Amount paid for commission .....	\$1,012 50
“ rent .....	55 00
“ fire marshal tax .....	34 35
“ statutory assessment and license .....	53 68
“ printing, stationery and advertising .....	116 38
“ salaries, directors' and auditors' fees .....	1,194 00
“ postage, telephone, telegrams and express .....	196 34
“ travelling expenses .....	106 50
“ investigation of claims .....	173 50
“ all other .....	7 50
Total expenses of management .....	<u>\$2,949 76</u>
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1919 .....	25 65
“ losses which occurred during 1919 .....	8,519 15
“ rebate .....	560 35
“ for investments (not extended) .....	\$5,000 00
Total expenditure .....	<u>\$12,054 91</u>

CURRENCY OF RISKS.

	Four years.
Mutual .....	<u>\$7,705,325 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount
Policies in force 31st December, 1918 .....	3,198	\$6,806,425 00
Policies new and renewed during 1919 .....	1,122	2,670,825 00
Gross number and amount in force during 1919 .....	4,320	\$9,477,250 00
Less expired and cancelled in 1919 .....	911	1,771,925 00
Net risks in force 31st December, 1919 .....	3,409	<u>\$7,705,325 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$308,213 00
Amount of premium notes, after deducting all payments thereon and assessments levied .....	274,107 55
Amount of premium notes received during the year 1919 .....	106,833 00
Payments on the premium notes of 1919, including all sums credited on said premium notes, viz.:	
Cash paid up to December 31st, 1919 .....	5,341 65

WESTMINSTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 14, CON. 4, WESTMINSTER.

Commenced business 11th December, 1857.

Names and addresses of the Directors and Officers for the year 1920.

Directors:

Duncan McDougal .....	Glanworth.
David Lawson .....	Wilton Grove.
H. M. Davis .....	Lambeth.
G. Jackson .....	Wilton Grove.
M. Hooper .....	Lambeth.
Geo. Lind .....	Wilton Grove.

Officers:

Duncan McDougal, President .....	Glanworth.
David Lawson, Vice-President .....	Wilton Grove.
R. S. Nichol, Secretary-Treasurer.....	Glanworth.

Auditors:

Harry Poole .....	Lambeth.
W. E. Grieve .....	Wilton Grove.

Unassessed premium note capital, \$74,616.08.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash value of debentures and Trust Company Investment receipts .....	\$21,195 34
Cash on deposit to the Company's credit in:	
Royal Bank, Lambeth, Ont. ....	\$149 83
Huron and Erie Mortgage Corporation, London, Ont. ....	14 22
Molsons Bank, London, Ont. ....	1,483 91
Home Bank, London, Ont. ....	98 51
	<hr/>
	1,746 47
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	74,616 08
	<hr/>
Total assets .....	\$97,557 89

Liabilities.

Amount due Secretary-Treasurer, salary, 1919 .....	\$352 65
	<hr/>
Total liabilities .....	\$352 65



Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$30,774 62	
Cash received for fixed payments of 1919 .....		\$6,292 56
"          interest .....		1,509 54
"          other .....		2 65
"          from matured debentures (not extended) ..	\$8,222 92	
Total receipts .....		<u>\$7,804 75</u>

Expenditure.

Expenses of management:

Amount paid for agents' commission .....	\$247 50
“ interest .....	234 80
“ law costs .....	2 00
“ statutory assessment and license .....	23 34
“ fire marshal tax .....	13 34
“ salaries, directors' and auditors' fees .....	540 00
“ travelling .....	36 20
“ investigation of claims .....	46 00
“ rent .....	12 00
“ printing, stationery and advertising .....	83 40
“ postage, telephones, telegrams and express .....	35 52
“ other expenses .....	32 00
<hr/>	
Total expenses of management .....	\$1,306 10

Miscellaneous payments:

Cash paid for losses which occurred during 1919 .....	5,592 96
“        rebates and returned premiums .....	770 76
“        repayment of loans .....	7,967 74
<hr/>	
Total expenditure .....	\$15,637 56

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

	Three years.
Mutual .....	<u>\$2,816,180 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount
Policies in force 31st December, 1918 .....	1,010	\$2,564,695 00
Policies new and renewed during 1919 .....	489	1,437,265 00
Gross number and amount in force during 1919 .....		1,499 \$4,001,960 00
Less expired and cancelled in 1919 .....	469	1,185,780 00
Net risks in force 31st December, 1919 .....		<u>1,030 \$2,816,180 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Three-year risks.
Amount of face of all premium notes legally liable to assessment .....	\$84,485 40
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	74,616 08
Amount of premium notes received during the year 1919 .....	43,117 95
Payments on premium notes of 1919, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1919 .....	2,874 73

(EAST) WILLIAMS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAIRN.

Commenced business 8th of August, 1875.

Names and addresses of the Directors and Officers for the year 1920:

Directors:

Neil Galbraith .....	Parkhill
Wm. McCallum .....	Ailsa Craig.
Neil P. McIntyre .....	Ailsa Craig.
Neil Chisholm .....	Parkhill
Alex. McLeish .....	Parkhill.
W. H. McLeish .....	Kerwood.
George Brock .....	Strathroy.
Alex F. Ross .....	Parkhill.
John Morrison .....	Parkhill.

Officers:

Neil Galbraith, President .....	Parkhill.
Wm. McCallum, Vice-President .....	Ailsa Craig.
John A. McLeish, Secretary-Treasurer .....	Kerwood.

Auditors:

Alex. McIntosh .....	Ailsa Craig.
Dougald Campbell .....	Ailsa Craig.

Unassessed premium note capital, \$23,783 05.

Statement for the Year Ending 31st December, 1919.

Assets.

Canada War Loan Bonds .....	\$5,000 00
Cash on hand at head office .....	\$1 41
“ Standard Bank, at Ailsa Craig .....	543 51
	544 92
Amount unpaid, fixed payments of 1919 .....	125 87
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	\$23,783 05
Less residue given for re-insurance .....	151 87
	23,631 18
Office furniture (not extended) .....	\$54 00
Total assets .....	\$29,301 97

Liabilities.—None.



Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$3,866 00	
Cash received as fixed payments of 1919 .....		\$2,254 54
“ fixed payments of prior years .....		167 05
“ interest during 1919 .....		115 06
“ other .....		13 52
Total receipts .....		<u>\$2,550 17</u>

Expenditure.

Expenses of management:		
Amount paid for commission .....		\$97 00
“ rent .....		3 00
“ statutory assessment and license .....		11 54
“ fire marshal .....		5 13
“ investigation and adjustment of claims .....		6 00
“ printing, stationery and advertising .....		70 90
“ salaries, directors’ and auditors’ fees .....		219 00
“ postage, telephone, telegrams and express .....		15 05
“ other .....		13 15
Expenses of management .....		<u>\$440 77</u>
Miscellaneous payments:		
Cash paid for losses which occurred during 1919 .....		356 78
“ rebate .....		23 07
“ re-insurance .....		50 63
“ invested War Loan Bonds (not extended)..	\$5,000 00	
Total expenditure .....		<u>\$871 25</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.		Three years.
Mutual.....		\$945,355 00
Re-insurance, Mutual System .....		6,750 00
Net risks .....		<u>\$938,605 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	485	\$916,520 00
Policies new and renewed during 1919 .....	161	330,155 00
Gross number and amount in force during 1919 .....		<u>\$1,246,675 00</u>
Less expired and cancelled in 1919 .....	170	301,320 00
Net risks in force 31st December, 1919 .....		<u>\$945,355 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment . . . . .	\$28,360 65
Amount of all premium notes, after deducting all payments thereon and assessments levied . . . . .	23,783 05
Amount of premium notes received during the year . . . . .	9,904 65
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Amount of premium notes given by Company for re-insurance . . . . .	202 50
Less payments made thereon . . . . .	50 63
	<hr/>
Residue of said notes for which the Company is still liable . . . . .	\$151 87

YARMOUTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW SARUM.

Commenced business 17th October, 1881.

Names and addresses of the Directors and Officers for the year 1920:

Directors:

George Westlake .....	St. Thomas.
Neil Curtis .....	St. Thomas.
C. E. Locke .....	St. Thomas.
Seth. W. Zavitz .....	St. Thomas.
W. G. Saunders .....	St. Thomas.
R. Marlatt .....	Union, Ont.

Officers:

George Westlake, President .....	St. Thomas.
Neil Curtis, Vice-President .....	St. Thomas.
A. E. Bucke, Secretary-Treasurer .....	St. Thomas.

Auditors:

Andrew Mills .....	St. Thomas.
A. J. Gloin .....	Yarmouth Centre.

Unassessed premium note capital, \$61,206.11.

Statement for the Year Ending 31st December, 1919.

Assets.

Actual cash on hand at head office .....	\$50 88	
Cash on deposit to the Company's credit, but not drawn against, in Southern Loan and Savings Company, St. Thomas.....	1,666 41	
		\$1,717 29
Amount of unpaid assessments levied during 1919 .....		117 27
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		61,206 11
Total assets ..		\$63,040 67

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$275 27	
Cash received at taking of application, held by agents (not extended) .....	168 50	
“ as fixed payments of 1919 .....		\$2,193 78
“ for assessments levied in 1919 .....		5,948 46
“ assessments levied prior to 1919 .....		38 30
“ interest .....		21 50
“ as transfer fees ..		20 50
Total receipts ..		\$8,222 54



**Expenditure.**

**Expenses of management:**

Cash paid agents at application (not extended) .....	\$168 50
Amount paid for commissions to agents .....	\$85 25
“ statutory assessment and license .....	22 34
“ interest .....	94 66
“ rent .....	6 00
“ printing, stationery and advertising .....	59 20
“ salaries, directors’ and auditors’ fees .....	566 00
“ investigation and adjustment of claims .....	36 00
“ postage, telephone, telegrams and express .....	49 12
“ other expenses .....	23 85

Total expenses of management ..... \$942 42

**Miscellaneous payments:**

Cash paid for losses which occurred during 1919 .....	4,167 50
“ for losses which occurred prior to 1919 .....	633 67
“ rebate .....	36 93
“ repayment of loan .....	1,000 00

Total expenditure ..... \$6,780 52

**CURRENCY OF RISKS.**

Amount covered by Policies in force 31st December, 1919.

	Three years and under.
Mutual .....	<u>\$2,470,790 00</u>

**MOVEMENT IN RISKS:**

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	983	\$2,425,955 00
Policies new and renewed during 1919 .....	341	898,890 00
Gross number and amount in force during 1919 .....	1,324	\$3,324,845 00
Less expired and cancelled during 1919 .....	383	854,055 00
Net risks in force 31st December, 1919 .....	941	<u>\$2,470,790 00</u>

**CLASSIFICATION OF RISKS:**

Farm and non-hazardous.

**PREMIUM NOTES**

On Policies in force 31st December, 1919.

	Three years and under.
Amount of face of all premium notes held by the Company and legally liable to assessment .....	\$73,617 53
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	61,206 11
Amount of premium notes received during the year 1919 .....	26,490 30
Payments on the premium notes of 1919, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1919 .....	2,193 78

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# PURELY MUTUAL FIRE COMPANIES

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ASSETS AND LIABILITIES; RECEIPTS AND EXPENDITURES

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PURELY MUTUAL FIRE INSURANCE COMPANIES.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Name of Company.	Real estate cash value.		Mortgages, bonds, debentures and other securities.		Cash.		Agents' balances.		Fixed payments of 1919 unpaid.		Assessments of 1919 unpaid.		Fixed payment and assessment of prior years.		Unassessed premium note capital.		Interest due and accrued.		Short date notes.		All other assets.		Total assets.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
1 Algoma Mutual	.....		8,000	00	4,322	26	.....		.....		.....		.....		37,363	67	.....		.....		.....		49,685	93
2 Amherst Island	.....		4,000	00	1,709	98	.....		.....		.....		.....		11,043	38	.....		.....		.....		16,753	36
3 Ayer Farmers'	.....		.....		5,266	12	.....		.....		243	93	.....		223,331	59	.....		.....		.....		228,915	99
4 Bay of Quinte	.....		.....		2,713	66	.....		.....		.....		.....		39,113	85	.....		.....		.....		41,922	86
5 Bertie and Willoughby	.....		.....		938	95	.....		.....		.....		.....		98,522	91	.....		.....		.....		99,920	32
6 Blanshard	.....		1,000	00	12,127	26	.....		.....		317	17	.....		78,703	16	.....		.....		.....		92,147	59
7 Blenheim, North	.....		.....		4,571	87	.....		.....		458	99	.....		115,009	35	.....		.....		.....		120,040	21
8 Brant County	.....		7,000	00	7,450	84	.....		.....		.....		.....		112,906	57	.....		.....		.....		128,221	81
9 Canadian Millers	.....		288,017	71	12,665	22	.....		.....		.....		.....		96,256	25	.....		.....		.....		403,417	87
10 Caradoc Farmers'	.....		.....		7,749	70	.....		.....		.....		.....		74,397	06	.....		.....		.....		82,218	28
11 Clinton Township	.....		.....		7,051	11	.....		.....		.....		.....		93,144	80	.....		.....		.....		100,390	77
12 Culross	.....		5,000	00	5,192	26	.....		.....		956	80	.....		74,867	49	.....		.....		.....		86,016	55
13 Dereham & W. Oxford	.....		.....		4,602	81	.....		.....		.....		.....		122,438	24	.....		.....		.....		127,649	63
14 Dorchester N. & S	.....		10,000	00	6,313	75	.....		.....		.....		.....		178,582	90	.....		.....		.....		196,121	55
15 Downie	.....		.....		7,372	68	.....		.....		.....		.....		102,481	09	.....		.....		.....		109,954	30
16 Dufferin Farmers'	.....		3,000	00	9,227	14	.....		.....		.....		.....		181,278	51	.....		.....		.....		193,562	66
17 Dumfries, North, and Waterloo, South	.....		13,500	00	316	07	.....		.....		853	26	44	36	347,479	30	.....		.....		65	00	362,257	99
18 Dunwich Farmers'	.....		.....		2,336	12	.....		.....		.....		.....		120,300	82	.....		.....		.....		123,337	43
19 Easthope, South	.....		2,000	00	6,966	57	.....		.....		474	80	.....		222,574	28	.....		.....		.....		232,015	65
20 Ekfrid	.....		2,125	00	4,000	20	.....		.....		.....		.....		79,940	01	.....		.....		.....		86,316	13
21 Elma Farmers'	.....		5,000	00	14,186	15	.....		.....		704	59	.....		280,106	00	.....		.....		.....		299,996	74
22 Eramosa	.....		14,000	00	3,600	34	.....		.....		.....		.....		84,324	80	.....		.....		.....		102,297	79
23 Erie Farmers'	.....		.....		1,661	85	.....		.....		.....		.....		106,857	12	.....		.....		.....		108,575	37
24 Farmers' Central	.....		20,000	00	9,031	65	.....		.....		.....		.....		468,885	07	.....		.....		.....		498,288	92
25 Farmers' Union	.....		16,225	00	23,340	08	.....		.....		.....		39	40	327,572	57	.....		.....		.....		371,902	50
26 Formosa	.....		3,500	00	10,006	39	.....		.....		.....		.....		222,518	50	.....		.....		.....		237,191	45
27 Germania	.....		5,000	00	6,337	19	.....		.....		.....		.....		190,459	36	.....		.....		.....		201,796	55
28 Glengarry Farmers'	.....		.....		30,172	81	.....		.....		.....		.....		140,963	95	.....		.....		.....		171,136	76



29	Grand River.....	.....	.....	5,550 76	.....	.....	157 05	24 83	83,251 88	.....	.....	88,984 52 29									
30	Grenville Patron .....	18,000 00	.....	2,600 89	.....	597 50	.....	.....	274,200 59	.....	.....	295,398 98 30									
31	Grey and Bruce.....	.....	.....	1,953 58	.....	704 57	581 16	.....	138,524 22	.....	.....	141,763 53 31									
32	Guelph Township.....	.....	.....	2,613 43	.....	84 30	.....	.....	25,640 32	.....	.....	28,328 05 32									
33	Halton Union.....	.....	.....	9,714 69	.....	.....	.....	.....	235,414 65	.....	204 75	250,334 09 33									
34	Hamilton Township.....	.....	.....	1,222 02	.....	.....	.....	.....	83,986 57	.....	295 25	102,911 79 34									
35	Hay Township.....	16,964 80	.....	2,292 67	.....	443 15	.....	.....	233,707 01	.....	.....	241,033 64 35									
36	Hopewell Creek.....	.....	.....	1,238 24	.....	.....	33 96	.....	48,966 18	.....	.....	50,583 72 36									
37	Howick Farmers'.....	1,300 00	18,200 00	3,346 36	.....	971 30	379 30	.....	663,706 06	.....	175 00	687,698 72 37									
38	Howard Farmers'.....	.....	8,000 00	3,231 55	.....	178 85	.....	.....	158,660 95	.....	.....	170,071 35 38									
39	Kent and Essex.....	.....	14,334 39	1,217 21	.....	552 83	.....	.....	145,021 62	.....	.....	161,126 05 39									
40	Lambton Farmers'.....	.....	38,731 32	10,725 83	.....	2,014 05	.....	.....	142,788 79	.....	.....	194,259 99 40									
41	Lanark Farmers'.....	.....	3,000 00	8,087 19	.....	784 33	.....	.....	233,305 42	.....	.....	245,176 94 41									
42	Lennox and Addington.....	.....	.....	3,652 49	6 00	367 75	.....	.....	54,944 89	.....	.....	58,971 13 42									
43	Lobo .....	.....	14,000 00	1,818 09	.....	.....	.....	.....	42,805 24	.....	.....	58,623 33 43									
44	London Township.....	.....	15,500 00	1,592 55	.....	103 14	.....	.....	79,168 74	.....	132 75	96,497 18 44									
45	McGillivray .....	.....	6,500 00	1,915 10	.....	156 00	.....	.....	19,354 27	.....	.....	27,925 37 45									
46	McKillop.....	.....	.....	9,695 73	.....	1,027 60	.....	.....	182,481 85	.....	.....	193,205 18 46									
47	Maple Leaf.....	.....	36,343 24	714 61	.....	172 60	.....	.....	173,478 50	.....	471 40	211,180 35 47									
48	Nichol Mutual.....	.....	5,000 00	753 55	.....	556 04	.....	.....	105,771 93	.....	141 76	112,223 28 48									
49	Nissouri.....	.....	11,025 00	6,399 80	.....	.....	655 34	446 32	344,180 70	.....	.....	362,707 16 49									
50	Norfolk Farmers'.....	.....	.....	544 48	.....	603 16	459 35	.....	79,372 09	.....	.....	80,979 08 50									
51	North Kent .....	.....	3,000 00	4,067 84	.....	241 80	.....	.....	91,327 66	.....	.....	98,637 30 51									
52	Oneida Farmers'.....	.....	.....	2,883 82	.....	.....	35 82	66	32,463 70	.....	.....	35,384 00 52									
53	Osgoode .....	.....	.....	41 97	.....	.....	.....	.....	100,909 16	.....	.....	100,951 13 53									
54	Otter Mutual.....	.....	.....	5,396 83	.....	796 10	.....	.....	231,234 00	.....	59 00	237,485 93 54									
55	Oxford Farmers'.....	.....	.....	204 04	.....	.....	275 71	133 23	50,643 76	.....	.....	51,256 74 55									
56	Peel and Maryboro.....	2,000 00	10,000 00	420 87	.....	1,221 70	.....	.....	161,877 25	.....	.....	175,519 82 56									
57	Peel County Farmers'.....	.....	16,600 00	8,292 37	1,493 30	80 55	.....	.....	350,877 55	.....	.....	377,343 77 57									
58	Prescott Farmers'.....	.....	8,011 49	3,786 69	.....	220 98	.....	.....	146,169 13	.....	.....	158,188 29 58									
59	Puslinch.....	.....	.....	4,209 28	.....	.....	284 18	49 80	51,461 92	.....	.....	56,005 18 59									
60	Saltfleet and Binbrook.....	400 00	15,000 00	2,559 34	.....	.....	782 77	88 33	150,036 30	.....	.....	168,866 74 60									
61	Southwold Farmers'.....	.....	.....	3,679 57	.....	.....	740 97	.....	75,817 38	.....	.....	80,237 92 61									
62	Sydenham.....	7,500 00	22,000 00	7,802 26	154 23	1,010 41	.....	.....	470,162 24	273 75	39 69	508,942 58 62									
63	Thunder Bay.....	.....	.....	743 94	.....	66 50	.....	.....	8,111 12	.....	.....	8,921 56 63									
64	Townsend Farmers'.....	.....	.....	656 01	.....	184 05	.....	.....	52,288 51	.....	.....	53,128 57 64									
65	Usborne and Hibbert.....	.....	1,000 00	456 57	.....	.....	203 90	.....	181,473 83	.....	.....	183,134 30 65									
66	Walpole Farmers'.....	2,500 00	.....	8,309 93	108 95	275 96	.....	.....	90,226 78	.....	.....	101,421 62 66									
67	Waterloo, North.....	.....	37,100 00	9,072 37	.....	.....	1,997 22	27 27	752,731 15	721 69	.....	801,649 70 67									
68	Wawanosh, West.....	.....	16,880 00	6,442 93	.....	393 05	.....	.....	274,107 55	.....	.....	297,823 53 68									
69	Westminster Township.....	.....	21,195 34	1,746 47	.....	.....	.....	.....	74,616 08	.....	.....	97,557 89 69									
70	Williams, East .....	.....	5,000 00	544 92	.....	125 87	.....	.....	23,631 18	.....	.....	29,301 97 70									
71	Yarmouth .....	.....	.....	1,717 29	.....	.....	117 27	.....	61 206 11	.....	.....	63,040 67 71									
Totals .. .. .										13,700 00	778,753 29	365,147 16	2,277 94	24,418 63	10,769 94	928 55	11,211,527 43	8,954 22	244 44	124 00	12,416,845 60









PURELY MUTUAL FIRE INSURANCE COMPANIES.

INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1919

Name of Company.	Fees or surveys.	Fixed payments, 1919.	Assessments, 1919.	Fixed payments of prior years.	Assessments of prior years.	Interest.	Licenses, extra risks, trans. fees	Re-insur. Prems.	Re-insurance on fire losses.	Retained premiums.	Borrowed money.	Agents' balances.	Cancelled policies.	Other sources.	Total.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1 Algoma Mutual	692 50	7,989 69				205 17	12 23								8,899 59
2 Amherst Island		771 28				190 94	2 50								964 72
3 Ayr Farmers'	396 00				805 23	40									13,883 02
4 Bay of Quinte		7,612 67		98 25		73 88					4,000 00		70 02		7,784 80
5 Bertie & Willoughby		8,305 77		315 77		23 97					3,000 00				11,661 41
6 Blanshart			3,827 69			305 94									4,345 28
7 Blenheim, North	142 00		4,312 65		211 74	11 17	7 00								4,874 87
8 Brant County	12 00	14,202 44			402 05	486 81	30 60								15,367 48
9 Canadian Millers'		32,166 85		466 37		16,389 49	6 25							169 26	(a) 48,761 89
10 Caradoc Farmers'		6,036 20		199 30		191 80	36 52								6,292 89
11 Clinton Township		5,030 58		28 37		100 70									5,284 77
12 Culross			3,001 05	77 06	76 43	429 86									4,216 11
13 Dereham & W. Oxford		6,226 71			785 20	99 70									6,528 63
14 Dorchester, N. and S.		13,603 60		202 22		826 01									14,481 96
15 Downie				52 35		182 81	116 00								3,525 07
16 Dufferin Farmers'			3,094 53		131 73	385 25									13,096 12
17 Dumfries, North, and Waterloo, South	737 00	12,195 81		48 91			86 25							379 90	(b) 25,848 24
18 Dunwich Farmers'			13,405 58		790 68	799 40	36 00				10,000 00		64 58	15 00	10,732 90
19 Easthope, South		10,199 44		505 05		28 41									6,951 44
20 Ekfrid			6,397 66		415 70	138 08									6,354 80
21 Elma Farmers'		6,074 96		185 39		92 95	1 50								9,024 79
22 Eramosa			8,025 55		599 80	399 44									6,905 73
23 Erie Farmers'		3,906 95				813 88		1,914 15							1,396 92
24 Farmers' Central	502 50	838 02			56 40										51,768 74
25 Farmers' Union	1,762 50	50,477 95		191 54		787 51	51 35	253 95					6 44		(c) 35,866 62
26 Formosa		28,893 01		4,001 00		1,192 26	17 85								23,071 95
27 Germania		21,038 09		335 36		358 38		875 79							11,100 35
28 Glengarry Farmers'		10,506 25		161 20		432 90									18,985 79
29 Grand River		18,425 19				560 60									9,540 60
30 Grenville Patron			8,884 75		61 71	30 14	4 00	500 00						60 00	22,124 26
		20,736 09		198 95		1,160 12	23 50							5 60	





PURELY MUTUAL FIRE INSURANCE COMPANIES.  
EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Name of Company.	Expenses of Management.						Losses.	Re-insurance.	Refund, rebate and returned pre- miums.	Payment of loans.		All other expenditure.	Total.
	Agents' Com- mission, etc.	Law, arbitra- tion and Division Court costs.	Interest.	Statutory as- sessment and license fees.	Salaries and general ex- pense account.					Total expen- ses of manage- ment.			
					\$	c.					\$		
1 Algoma Mutual .....	1,150 50			17 36	1,652 30	2,820 16	1,470 00		154 17			10 50	\$ 4,454 83
2 Amherst Island .....	154 15			7 38	140 81	302 34	120 00		14 58				(b) 436 92
3 Ayr Farmers' .....				42 19	1,792 72	1,904 91	7,408 50			4,000 00			(c) 13,313 41
4 Bay of Quinte .....	1,174 74		70 00	22 78	1,326 23	2,523 75	4,622 15	35 73	163 49				7,345 12
5 Bertie & Willoughby.	165 36			30 68	1,106 20	1,302 24	9,280 14		162 58				10,744 96
6 Blanshard .....				22 36	381 00	403 36	1,332 86						1,736 22
7 Blenheim, North .....				22 99	950 23	973 22	215 00						1,188 22
8 Brant County .....	1,182 00			40 40	1,841 29	3,063 69	11,084 32	110 13	372 13				(d) 14,630 27
9 Canadian Millers' .....	35 00	(68) 95		14 74	7,004 27	7,743 96	21,860 24	45 75	528 74				(e) 40,530 70
10 Caradoc Farmers' .....	175 00			23 39	925 52	1,123 91	1,721 95		136 89		155 53		3,138 28
11 Clinton Township .....	117 75			23 86	737 27	878 88	729 75		55 82				1,664 45
12 Culross .....	240 50			18 94	466 35	725 79	3,399 25						(f) 4,125 04
13 Dereham & W. Oxford				27 40	1,043 76	1,071 16	4,762 16	183 45	151 08		85 00		6,252 85
14 Dorchester, N. & S. ...	454 00			50 56	1,551 57	2,056 13	17,709 18	163 70	411 94				20,340 95
15 Downie .....				29 56	595 47	625 03	1,953 83						2,578 86
16 Dufferin Farmers' .....	646 50			44 52	2,159 86	2,850 88	9,604 45		105 47				12,560 80
17 Dumfries, North, and Waterloo, South .....			280 66	61 98	3,160 57	3,503 21	15,634 08			10,000 00			29,137 29
18 Dunwich Farmers' .....	153 50			29 32	732 08	914 90	9,246 23		145 76				10,306 89
19 Easthope, South .....	949 73			38 44	928 85	1,917 02	4,438 40						(g) 6,355 42
20 Ekfrid .....	68 00			25 44	736 93	830 37	5,090 10		191 61				(h) 6,112 08
21 Elma Farmers' .....				43 46	797 40	840 86	1,087 56		88 30				2,016 72
22 Eramosa .....	386 00		20 00	18 95	411 62	836 57	4,567 05	524 50	53 05				5,981 17
23 Erie Farmers' .....	335 00			23 77	695 07	1,053 84	3,006 21		46 95				4,107 00
24 Farmers' Central .....	2,277 00	2 05		130 99	5,383 22	7,793 26	26,825 67	1,624 00	372 10		324 90		(i) 36,939 93
25 Farmers' Union .....	3,963 00			89 67	2,208 29	6,260 96	12,327 03	662 29	1,065 59				20,315 87
26 Formosa .....	799 19			62 38	2,114 13	2,975 70	14,057 65	1,187 70	263 49				(j) 18,484 54
27 Germania .....	297 50			38 45	1,584 11	1,920 06	8,038 20	145 37	110 80				10,214 43
28 Glengarry Farmers' ..	1,474 38			49 62	1,367 98	2,891 98	2,998 00	240 75	348 64				6,479 37
29 Grand River .....		5 00	17 50	26 34	706 00	754 84	3,544 22			500 00			4,799 06
30 Grenville Patron .....				75 09	2,527 72	2,602 81	24,605 05		310 75				27,518 61
31 Grey and Bruce .....	1,580 22		260 50	47 09	2,242 58	4,130 39	14,938 05	759 46	297 30	6 000 00			26,125 20



32 Guelph Township	88 00	.....	9 07	225 10	322 17	48 00	35 20	8 15	.....	413 52 32	
33 Halton Union	1,453 25	.....	65 18	2,288 47	3,806 90	11,494 65	1,135 50	1,184 80	.....	17,621 85 33	
34 Hamilton Township	847 75	.....	25 10	807 21	1,680 06	2,932 98	214 40	331 07	(k)	5,158 51 34	
35 Hay Township	354 15	.....	46 90	1,039 78	1,440 83	6,970 40	.....	19 63	(l)	8,843 86 35	
36 Hopewell Creek	137 00	.....	13 04	344 77	494 81	78 78	.....	21 06	.....	1,690 48 36	
37 Howick Farmers'	1,743 61	20 75	100 88	4,122 92	5,988 16	22,004 53	.....	945 34	.....	28,938 03 37	
38 Howard Farmers'	.....	.....	45 08	1,241 57	1,286 65	5,158 83	42 24	229 02	(m)	6,695 90 38	
39 Kent and Essex	2,470 00	12 75	41 93	1,401 03	3,925 71	15,437 57	845 90	1,314 25	(n)	20,751 93 39	
40 Lambton Farmers'	3,586 25	35 00	80 35	2,696 25	6,397 85	25,970 87	.....	339 49	(o)	34,528 87 40	
41 Lanark Farmers'	3,638 13	10 00	68 57	1,775 79	5,492 49	15,218 35	.....	101 80	.....	21,050 33 41	
42 Lennox & Addington	988 44	.....	18 43	1,099 98	2,106 85	2,356 03	.....	240 99	.....	4,564 68 42	
43 Lobo	310 00	.....	17 71	518 97	846 68	1,019 41	.....	264 55	(p)	2,107 08 43	
44 London Township	523 00	1 00	26 56	1,026 63	1,577 19	5,893 50	.....	147 18	(q)	7,735 24 44	
45 McGillivray	89 50	.....	10 79	349 61	449 90	1,571 30	11 63	344 10	.....	2,180 01 45	
46 McKillop	609 15	332 00	39 56	1,230 90	2,211 61	1,346 70	.....	568 39	.....	3,902 41 46	
47 Maple Leaf	3,039 40	.....	59 92	3,053 49	6,197 81	19,931 89	601 20	302 95	.....	28,799 29 47	
48 Nichol Mutual	858 00	.....	30 07	1,428 02	2,396 44	3,471 65	.....	69 34	(r)	7,871 04 48	
49 Nissouri	907 00	.....	59 60	1,841 36	2,807 96	5,865 66	.....	120 63	.....	8,742 96 49	
50 Norfolk Farmers'	1,112 55	7 50	23 19	1,155 20	2,647 42	4,181 77	.....	136 35	.....	13,949 82 50	
51 North Kent	293 40	34 00	26 32	909 42	1,263 14	3,577 74	.....	17 55	(s)	4,977 23 51	
52 Oneida Farmers	.....	.....	12 67	307 64	320 31	1,453 33	.....	212 50	.....	1,796 19 52	
53 Osgoode	256 50	.....	19 26	739 83	1,041 59	12,451 80	.....	394 85	.....	14,549 14 53	
54 Otter Mutual	725 50	.....	44 02	1,489 15	2,263 47	5,697 60	.....	9 80	.....	8,955 92 54	
55 Oxford Farmers'	51 60	.....	16 26	545 18	726 24	253 00	118 35	445 60	.....	3,107 39 55	
56 Peel and Maryboro'	1,483 00	.....	70 92	2,414 54	4,019 71	27,816 90	.....	1,032 85	.....	35,781 31 56	
57 Peel County Farmers'	1,788 25	6 70	90 37	3,812 48	5,697 80	33,113 10	468 75	340 63	.....	40,312 50 57	
58 Prescott Farmers'	48 00	.....	44 18	1,415 42	1,507 60	15,778 11	135 00	4 05	.....	17,761 34 58	
59 Puslinch	1 45	.....	19 93	366 90	388 28	1,161 75	.....	.....	.....	1,554 08 59	
60 Saltfleet and Binbrook	333 00	7 00	30 11	1,354 07	1,724 18	8,043 98	.....	14 54	.....	9,768 16 60	
61 Southwold Farmers'	99 00	.....	20 08	498 98	618 06	6,932 30	.....	158 89	(t)	7,564 90 61	
62 Sydenham	2,766 64	.....	124 96	4,378 46	7,270 06	25,652 58	335 85	30 42	.....	33,417 38 62	
63 Thunder Bay	103 50	.....	5 86	394 51	503 87	.....	.....	87 39	.....	534 29 63	
64 Townsend Farmers'	289 00	.....	19 80	832 27	1,256 07	1,336 06	.....	13 80	.....	6,479 52 64	
65 Usborne and Hibbert	.....	9 50	50 21	1,527 83	1,721 44	18,843 65	.....	154 97	.....	29,578 89 65	
66 Walpole Farmers'	.....	.....	22 47	1,282 42	1,304 89	1,243 80	.....	31 21	(u)	2,703 66 66	
67 Waterloo, North	1,913 00	.....	106 44	3,547 72	5,567 16	18,528 17	.....	560 35	.....	24,126 54 67	
68 Wawanosh, West	1,012 50	.....	53 68	1,883 58	2,949 76	8,544 80	.....	770 76	(v)	12,054 91 68	
69 Westminster Towns'p	247 50	2 00	23 34	798 46	1,306 10	5,592 96	.....	23 07	.....	15,637 56 69	
70 Williams, East	97 00	.....	11 54	332 23	440 77	356 78	50 63	36 93	(w)	871 25 70	
71 Yarmouth	85 25	.....	22 34	740 17	942 42	4,801 17	.....	1,000 00	.....	6,780 52 71	
Totals	52,128 29	1,175 20	2,816 79	106,489 71	164,506 59	599,813 83	9,677 48	16,580 48	62,148 63	11,066 94	863,793 95

(a) Refunded to Members, \$10,002.01. (b) Not including \$8,000 invested War Loan. (c) Not including \$5,087.31 invested War Loan. (d) Not including \$2,000.00 invested War Loan. (e) Not including \$24,503.01 invested Bonds and Debentures. (f) Not including \$19,958.72 invested in Government and other Securities. (g) Not including \$2,000.00 invested War Loan. (h) Not including \$2,125 invested Municipal Debentures. (i) Not including \$19,958.72 invested in Government and other Securities. (j) Not including \$3,000 invested War Loan. (k) Not including \$8,024.80 invested Debentures and War Loan. (l) Not including \$5,000 invested Trust Company Debentures. (m) Not including \$8,000 invested War Loan. (n) Not including \$4,495.99 invested Municipal Debentures. (o) Not including \$5,026 invested War Loan. (p) Not including \$3,000 invested War Loan. (q) Not including \$1,000 invested Trust Company Investment Receipts. (r) Not including \$5,000 invested War Loan. (s) Not including \$3,000 invested War Loan. (t) Not including \$12,000 invested. (u) Not including \$13,111.20 invested War Loan. (v) Not including \$5,000 invested War Loan. (w) Not including \$5,000 invested War Loan.

FIRE INSURANCE MUTUAL COMPANIES OF ALL CLASSES.  
COMPARATIVE SUMMARY OF ASSETS AND PREMIUM NOTES FOR YEAR ENDING 31ST DECEMBER, 1919.

Name of Company.	Gross amount at risk on mutual plan.		Premium notes net unassessed.		Surplus of gen- eral assets over liabilities.		New business taken during 1919.		Premium notes taken during year 1919.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
1 Algoma Mutual.....	1,928,109	00	37,363	67	49,685	93	683,612	00	20,438	47
2 Amherst Island.....	347,225	00	11,043	38	16,753	36	97,401	00	3,834	80
3 Avr Farmers'.....	5,690,300	00	223,331	59	228,915	99	1,768,150	00	75,186	50
4 Bay of Quinte.....	2,624,450	00	39,113	85	41,922	86	1,062,215	00	21,581	00
5 Bertie and Willoughby.....	3,750,581	00	98,522	91	94,455	32	1,536,015	00	46,033	20
6 Blanshard.....	2,622,481	00	78,703	16	92,147	59	1,055,485	00	34,647	99
7 Blenheim, North.....	2,683,660	00	115,009	35	120,040	21	867,480	00	40,463	00
8 Brant County.....	5,540,625	00	112,906	57	128,221	81	1,963,300	00	52,028	48
9 Canadian Millers'.....	1,372,900	00	96,256	25	403,417	87	526,950	00	58,772	75
10 Caradoc Farmers'.....	2,843,752	00	74,397	06	82,060	85	1,159,870	00	34,796	10
11 Clinton Township.....	2,884,725	00	93,144	80	100,390	77	1,190,940	00	43,317	76
12 Culross.....	2,080,497	00	74,867	49	86,016	55	855,260	00	34,210	40
13 Dereham and West Oxford.....	3,330,583	00	122,438	24	127,649	63	1,447,845	00	58,754	15
14 Dorchester, N. and S. ....	6,865,175	00	178,582	90	196,121	55	2,977,975	00	89,839	25
15 Downie Mutual.....	3,646,360	00	102,481	09	109,954	30	1,457,700	00	43,731	00
16 Dufferin Farmers'.....	5,873,665	00	181,278	51	193,562	66	2,399,540	00	83,732	81
17 Dumfries, N., and Waterloo, S. ....	8,703,555	00	347,479	30	362,257	99	2,820,900	00	121,232	00
18 Dunwich Farmers'.....	3,591,375	00	120,300	82	123,337	43	1,201,000	00	48,040	00
19 Easthope South.....	5,005,120	00	222,574	28	232,015	65	1,575,340	00	78,767	00
20 Economical Mutual.....	5,640,100	00	203,993	11	887,649	08	2,087,336	00	124,261	05
21 Ekfrid.....	3,037,560	00	79,940	01	86,266	13	1,358,841	00	40,765	23
22 Elma Farmers'.....	5,930,803	00	280,106	00	299,996	74	2,156,500	00	107,825	00
23 Eramosa Mutual.....	2,207,885	00	84,324	80	102,297	79	932,640	00	44,155	25
24 Erie Farmers'.....	2,865,020	00	106,857	12	108,575	37	1,040,725	00	41,901	00
25 Farmers' Central.....	18,961,727	00	468,885	07	498,288	92	7,161,160	00	229,864	00
26 Farmers' Union.....	12,656,766	00	327,572	57	371,902	50	4,373,010	00	149,019	15
27 Fire Insurance Exchange.....	8,100	00	23	76	52,325	33	8,100	00	47	52
28 Formosa Mutual.....	8,533,265	00	222,518	50	237,191	45	3,551,156	00	111,809	00
29 Germania Farmers'.....	5,333,913	00	190,459	36	201,796	55	1,666,310	00	66,652	40
30 Glengarry Farmers'.....	6,475,450	00	140,963	95	171,136	76	2,522,550	00	75,676	50
31 Gore District.....	5,484,499	66	220,214	00	906,635	66	2,071,748	00	134,497	00
32 Grand River.....	3,084,148	00	83,251	88	88,984	52	1,134,963	00	34,557	59
33 Grenville Patron.....	10,497,165	00	274,200	59	295,398	98	4,094,135	00	122,824	05
34 Grey and Bruce.....	6,137,845	00	138,524	22	141,763	53	2,370,265	00	73,645	00
35 Guelph Township.....	607,575	00	26,461	72	29,159	45	209,300	00	10,050	75
36 Halton Union.....	9,118,685	00	235,414	65	250,334	09	3,374,100	00	116,562	15
37 Hamilton Township.....	2,980,330	00	83,986	57	102,781	04	1,121,640	00	40,154	15



38	Hand-in-Hand.....	17,000 00	206 60	130,952 30	35,500 00	1,203 20	38
39	Hay Township.....	6,247,505 00	233,707 01	241,033 64	1,912,850 00	79,087 00	39
40	Hopewell Creek.....	1,074,155 00	48,966 18	50,583 72	321,910 00	16,467 50	40
41	Howard Farmers'.....	6,022,900 00	158,660 95	170,071 35	2,492,550 00	74,776 50	41
42	Howick Farmers'.....	14,566,955 00	663,706 06	687,435 26	5,024,505 00	251,225 25	42
43	Kent and Essex.....	6,869,180 00	145,021 62	161,126 05	3,226,865 00	91,071 54	43
44	Lambton Farmers'.....	11,293,245 00	142,788 79	194,259 99	4,524,615 00	90,537 30	44
45	Lanark County Farmers'.....	9,430,305 00	233,305 42	245,176 94	3,584,058 00	107,287 00	45
46	Lennox and Addington.....	1,883,350 00	54,944 89	58,971 13	742,605 00	26,122 11	46
47	Lobo.....	1,987,773 00	42,805 24	58,623 33	764,400 00	22,932 00	47
48	London Township.....	3,134,862 00	79,168 74	96,223 18	1,174,731 00	35,270 13	48
49	McGillivray.....	865,135 00	19,354 27	27,925 37	336,190 00	10,085 70	49
50	McKillop.....	5,298,935 00	182,481 85	193,205 18	1,802,125 00	71,055 60	50
51	Maple Leaf.....	8,515,400 00	173,478 50	209,680 35	3,136,520 00	88,072 40	51
52	Millers' and Manufacturers'.....	88,900 00	1,387 55	177,228 78	94,400 00	2,995 10	52
53	Monarch.....	177,391 00	5,081 27	62,731 83	155,891 00	2,364 65	53
54	Nichol Mutual.....	3,833,891 00	105,771 93	112,223 28	1,461,695 00	47,576 80	54
55	Nissouri.....	8,208,775 00	344,180 70	362,604 39	3,035,885 00	140,012 00	55
56	Norfolk Farmers'.....	2,600,310 00	79,372 09	80,589 08	728,675 00	29,147 00	56
57	North Kent.....	3,510,385 10	91,327 66	98,637 30	1,331,300 00	39,939 00	57
58	Oneida Farmers'.....	1,158,823 00	32,463 70	35,384 00	454,365 00	13,814 96	58
59	Osgoode.....	2,293,390 00	100,909 16	94,547 88	902,515 00	45,125 75	59
60	Otter Mutual.....	5,834,375 00	231,234 00	237,485 93	1,844,990 00	83,927 00	60
61	Oxford Farmers'.....	1,526,145 00	50,643 76	51,256 74	589,100 00	21,976 00	61
62	Peel and Maryboro'.....	10,228,900 00	161,877 25	172,519 82	3,989,875 00	81,001 00	62
63	Peel County.....	12,783,436 00	350,877 55	375,843 77	5,094,022 00	171,688 50	63
64	Perth.....	12,620,149 00	181,788 15	760,921 26	5,037,851 00	115,139 28	64
65	Prescott.....	6,087,155 00	146,169 13	158,188 29	2,274,075 00	68,222 25	65
66	Puslinch.....	2,099,665 00	51,461 92	56,005 18	900,090 00	27,002 70	66
67	Saltfleet and Binbrook.....	3,919,485 00	150,036 30	168,866 74	1,496,300 00	62,948 09	67
68	Southwold.....	2,245,075 00	75,817 38	80,237 92	661,400 00	26,456 00	68
69	Sydenham.....	18,600,379 00	470,162 24	508,942 58	7,397,735 00	219,823 00	69
70	Thunder Bay.....	217,250 00	8,111 12	8,821 56	115,600 00	5,202 00	70
71	Townsend.....	2,126,790 00	52,288 51	53,128 57	719,125 00	21,736 15	71
72	Usborne and Hibbert.....	6,795,880 00	181,473 83	183,134 30	2,104,415 00	62,605 85	72
73	Walpole Farmers'.....	2,580,490 00	90,226 68	101,421 62	751,120 00	30,542 30	73
74	Waterloo Mutual.....	10,284,370 00	231,103 58	910,078 68	3,928,981 00	142,816 60	74
75	Waterloo North.....	15,848,423 00	752,731 15	801,649 70	5,659,995 00	281,849 00	75
76	Wawanosh West.....	7,705,325 00	274,107 55	297,823 53	2,670,825 00	106,833 00	76
77	Wellington Mutual.....	412,368 00	13,824 33	136,990 02	78,295 00	40,824 53	77
78	Westminster Township.....	2,816,180 00	74,616 08	97,205 24	2,816,180 00	43,117 95	78
79	Williams East.....	945,355 00	23,631 18	29,301 97	330,155 00	9,904 65	79
80	Yarmouth.....	2,470,790 00	61,206 11	63,040 67	898,890 00	26,490 30	80
Totals		408,172,521 76	12,069,971 18	16,423,490 63	154,484,626 00	5,449,448 09	





## MISCELLANEOUS TABLES

Showing particulars of Fire Losses in Ontario for years 1910 to 1919, inclusive.

Showing also totals, averages and percentages in respect of Farm Mutual Insurance for the thirty years, 1890 to 1919, inclusive.

TABLE SHOWING: 1. The amount paid for losses caused by fire in the Province, years 1910 to 1919, both inclusive—as reported to the Department of Insurance for Ontario by Provincial licensees. 2. The amount paid for such losses caused by incendiarism or supposed incendiarism. 3. The amount paid for such losses caused by lightning.

Year.	Class of Company.	Total amount paid for losses caused by fire and lightning in the Province during the year, as reported to the Department of Insurance for Ont. by Provincial Licensees.	Amount paid for such losses reported to have been caused by incendiarism or supposed incendiarism.	Amount paid for such losses on buildings and contents reported to have been caused by lightning.	Amount paid for such losses on live stock reported to have been caused by lightning.
		\$ c.	\$ c.	\$ c.	\$ c.
1910	69 Purely Mutual Companies....	409,451 68	12,075 15	201,057 36	.....
	13 Cash Mutual Companies.....	663,660 16	9,628 86	41,252 11	.....
	5 Stock Companies.....	167,649 23	4,266 67	2,600 61	.....
	87 Companies.....	1,240,761 07	25,970 68	244,910 08	.....
1911	69 Purely Mutual Companies....	469,671 16	12,167 05	207,181 80	.....
	13 Cash-Mutual Companies.....	534,012 00	2,897 45	50,979 95	.....
	6 Stock Companies.....	192,012 12	2,394 78	4,495 26	.....
	88 Companies.....	1,195,695 28	17,459 28	262,657 01	.....
1912	69 Purely Mutual Companies....	408,326 46	12,797 00	216,711 11	.....
	13 Cash-Mutual Companies.....	610,501 45	5,711 00	32,289 87	.....
	6 Stock Companies.....	205,683 00	4,269 35	13,281 13	.....
	88 Companies.....	1,224,510 91	22,777 35	262,282 11	.....
1913	69 Purely Mutual Companies....	515,045 72	12,539 35	230,479 25	.....
	12 Cash-Mutual Companies.....	757,015 44	18,946 22	65,301 99	.....
	5 Stock Companies.....	187,845 75	954 27	9,323 11	.....
	86 Companies.....	1,459,906 91	32,439 84	305,104 35	.....
1914	70 Purely Mutual Companies....	436,125 51	13,150 96	172,822 26	.....
	11 Cash-Mutual Companies.....	732,180 78	20,533 56	34,675 28	.....
	5 Stock Companies.....	223,380 17	3,818 36	3,991 90	.....
	86 Companies.....	1,391,686 46	37,502 88	211,489 44	.....
1915	70 Purely Mutual Companies ...	446,553 65	10,118 67	126,368 01	.....
	10 Cash-Mutual Companies.....	520,383 15	16,634 60	20,832 71	.....
	5 Stock Companies .....	277,882 86	3,264 48	1,803 10	.....
	85 Companies.....	1,244,819 66	30,017 75	149,003 82	.....
1916	70 Purely Mutual Companies....	537,331 66	18,731 00	185,924 44	.....
	10 Cash-Mutual Companies.....	659,669 38	47,834 80	34,132 09	.....
	4 Stock Companies.....	265,006 92	6,302 00	1,873 37	.....
	84 Companies.....	1,462,007 96	72,867 80	221,929 90	.....
1917	70 Purely Mutual Companies....	577,677 91	5,555 45	256,941 44	.....
	9 Cash-Mutual Companies.....	638,594 64	12,116 99	59,402 93	.....
	2 Stock Companies.....	200,731 65	5,208 25	10,379 48	.....
	81 Companies.....	1,417,004 20	22,880 69	326,723 85	.....
1918	71 Purely Mutual Companies....	630,814 15	8,805 00	148,283 35	78,603 91
	9 Cash-Mutual Companies.....	794,982 88	17,088 46	68,577 37	1,304 75
	2 Stock Companies.....	222,112 04	947 77	11,123 85	.....
	82 Companies.....	1,647,909 07	26,841 23	227,984 57	79,908 66
1919	71 Purely Mutual Companies....	599,813 83	10,211 00	142,701 13	89,148 09
	9 Cash-Mutual Companies.....	562,429 92	15,617 29	95,913 47	5,478 81
	2 Stock Companies.....	196,401 12	4,935 13	26,828 19	.....
	82 Companies.....	1,358,644 87	30,763 42	265,442 79	94,626 90



## FIRE INSURANCE PURELY MUTUAL COMPANIES.

Comparative Table showing by years the Number of Companies, Total Assets, Total Liabilities, Total Net Amount at Risk, Total Cost of Management and Total Amount of Losses Paid, for the 30 years from 1890 to 1919, inclusive.

Year.	Number of Companies.	Total Assets.	Total Liabilities.	Total Net Amount at Risk.	Total Cost of Management.	Total Amount of Losses Paid
		\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1890	58	2,732,033.78	38,384.15	81,641,482.00	58,817.35	137,803.31
1891	59	2,934,421.43	51,556.40	84,567,422.00	58,573.89	127,317.89
1892	61	3,097,762.62	34,437.25	89,358,018.00	57,198.32	158,007.85
1893	60	3,181,978.22	41,872.42	92,970,899.00	50,267.00	158,370.98
1894	63	3,316,279.75	61,585.52	99,426,630.00	55,002.38	219,057.54
1895	69	3,451,229.76	47,221.25	104,046,645.00	61,038.58	206,603.36
1896	72	3,644,162.96	55,523.19	109,617,060.00	63,721.18	187,916.45
1897	72	3,829,599.26	49,801.99	114,809,593.00	63,790.58	169,281.88
1898	75	4,097,623.98	63,226.47	121,965,359.00	67,544.96	224,747.15
1899	75	4,312,225.58	44,978.15	125,677,413.00	69,913.00	167,639.29
1900	74	4,563,701.89	42,111.65	133,274,373.00	65,451.45	219,699.12
1901	75	4,909,905.31	43,170.84	142,878,557.00	69,547.83	191,872.70
1902	74	5,263,370.54	33,379.76	150,981,746.00	71,022.23	202,472.02
1903	73	5,592,038.34	33,187.04	160,385,333.00	74,380.42	255,227.06
1904	72	5,907,474.01	30,841.27	169,847,278.00	78,315.96	279,325.92
1905	70	6,246,102.55	17,654.85	179,925,052.00	79,574.83	270,772.86
1906	69	6,546,964.45	15,885.74	190,139,952.00	85,601.85	359,980.45
1907	69	6,959,999.47	21,507.51	201,055,392.00	86,070.51	303,924.51
1908	69	7,243,527.16	38,331.27	210,097,305.00	91,123.04	374,593.39
1909	68	7,678,295.81	26,043.62	220,054,980.00	95,764.15	297,459.88
1910	69	8,025,136.85	17,767.24	231,991,755.00	101,345.51	409,451.68
1911	69	8,383,438.60	23,620.86	244,064,150.00	107,189.31	469,671.16
1912	69	8,714,406.51	20,344.37	255,573,924.64	112,707.67	408,326.46
1913	69	9,017,764.20	27,219.55	266,766,720.77	121,415.61	515,045.72
1914	70	9,418,246.92	37,274.82	276,865,089.54	115,922.54	436,125.51
1915	70	9,785,486.06	31,426.88	288,861,052.43	124,383.07	446,553.65
1916	70	10,211,106.27	48,152.38	302,138,372.22	132,656.25	537,331.66
1917	70	10,655,654.64	42,501.9 <sup>6</sup>	318,485,423.61	142,989.74	577,677.91
1918	71	11,386,416.54	58,519.04	341,798,832.10	149,382.66	630,814.15
1919	71	12,416,845.60	21,689.31	369,951,356.10	164,506.59	* 599,813.83

\* Total amount paid for Losses by Purely Mutual Companies for the 30 years, 1890 to 1919, both inclusive, \$9,542,885.34.

FIRE INSURANCE PURELY MUTUAL COMPANIES.  
COMPARATIVE TABLE SHOWING BY YEARS, AVERAGES AND PERCENTAGES FOR THE 30 YEARS FROM 1890 TO 1919, INCLUSIVE

Year.	Number of com- panies.	Average assets. \$	Average liabilities. \$	Average surplus. \$	Average net amount at risk. \$	Percentage of average surplus to average amount at risk.	Average cost of management. \$	Percentage of aver- age cost of manage- ment to average amount at risk.	Average amount paid for losses. \$	Percentage of aver- age amount paid for losses to average amount at risk.	Total percentage of average cost of manage- ment to average amount at risk; and of the average amount paid for losses to average amount at risk.*
1890.....	58	47,104 03	661 79	46,442 24	1,407,611 00	3.299	1,014 09	.0720	2,375 91	.168	.2400
1891.....	59	49,735 95	873 83	48,862 12	1,433,346 00	3.408	992 77	.0692	2,157 93	.150	.2192
1892.....	61	50,782 99	564 54	50,218 45	1,464,885 00	3.428	937 67	.0640	2,590 29	.176	.2400
1893.....	60	53,032 97	697 87	52,335 10	1,549,514 00	3.377	837 78	.0540	2,639 51	.170	.2240
1894.....	63	52,639 36	977 54	51,661 82	1,578,200 00	3.273	873 05	.0553	3,477 10	.220	.2753
1895.....	69	50,017 82	684 36	49,333 46	1,507,922 00	3.271	884 61	.0586	2,994 25	.198	.2566
1896.....	72	50,613 37	771 15	49,842 22	1,522,459 00	3.273	885 01	.0581	2,609 95	.171	.2291
1897.....	72	53,188 87	691 69	52,497 18	1,594,577 00	3.292	885 98	.0555	2,351 13	.147	.2025
1898.....	75	54,634 98	843 01	53,791 97	1,626,204 00	3.307	900 59	.0553	2,996 62	.184	.2393
1899.....	75	57,496 34	599 70	56,896 64	1,675,698 00	3.395	932 17	.0556	2,235 19	.133	.1886
1900.....	74	61,671 64	569 07	61,102 57	1,801,005 00	3.392	884 47	.0491	2,968 90	.164	.2131
1901.....	75	65,465 40	575 61	64,889 79	1,905,047 00	3.406	927 30	.0486	2,558 30	.134	.1826
1902.....	74	71,126 62	451 07	70,675 55	2,040,293 00	3.463	959 75	.0470	2,736 10	.134	.1810
1903.....	73	76,603 26	454 61	76,148 65	2,197,059 00	3.465	1,018 90	.0463	3,496 26	.159	.2053
1904.....	72	82,048 25	428 35	81,619 90	2,358,989 00	3.459	1,087 72	.0461	3,879 52	.164	.2101
1905.....	70	89,230 03	252 21	88,977 82	2,570,357 00	3.461	1,136 78	.0442	3,868 18	.150	.1942
1906.....	69	94,883 54	230 22	94,653 32	2,755,651 00	3.434	1,240 60	.0450	5,217 10	.189	.2340
1907.....	69	100,869 55	311 70	100,557 85	2,913,846 00	3.451	1,247 39	.0428	4,404 70	.151	.1938
1908.....	69	104,978 65	555 52	104,423 13	3,044,888 00	3.429	1,320 62	.0433	5,428 88	.178	.2213
1909.....	68	112,916 11	382 99	112,533 12	3,236,102 00	3.477	1,408 29	.0435	4,374 41	.135	.1785
1910.....	69	116,309 59	251 71	116,057 88	3,362,331 00	3.451	1,470 75	.0437	5,931 90	.176	.2197
1911.....	69	121,569 36	389 43	121,179 93	3,551,368 11	3.412	1,540 46	.0433	6,806 82	.191	.2343
1912.....	69	126,295 74	294 84	126,000 90	3,703,969 92	3.401	1,633 44	.0440	5,917 77	.159	.2038
1913.....	69	130,692 23	394 48	130,297 83	3,866,184 36	3.369	1,759 64	.0455	7,464 43	.193	.2385
1914.....	70	134,546 38	532 49	134,014 43	3,955,215 56	3.388	1,656 03	.0418	6,230 34	.157	.1988
1915.....	70	139,792 66	448 95	139,343 70	4,126,586 46	3.376	1,776 90	.0430	6,379 33	.154	.1970
1916.....	70	145,872 94	687 89	145,185 83	4,316,262 46	3.363	1,895 09	.0439	7,676 16	.177	.2209
1917.....	70	152,223 63	607 17	151,616 46	4,549,791 77	3.332	2,042 71	.0448	8,252 54	.181	.2258
1918.....	71	160,372 05	824 21	159,547 85	4,814,198 45	3.316	2,103 77	.0431	8,884 70	.184	.2271
1919.....	71	174,885 15	305 48	174,619 40	5,210,582 48	3.375	2,316 43	.0444	8,447 66	.162	.2064

\*The figures in this column read as cents give the average cost per \$100 of insurance per annum, that is, .2400 = 24 cents.

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# WEATHER INSURANCE COMPANIES

(Mutual—R. S. O. 1914, Chap. 183, Part III.)

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ASSETS AND LIABILITIES; INCOME AND EXPENDITURE

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HURON WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, ZURICH, ONT.

Commenced business 31st May, 1906.

Names and addresses of the Directors and Officers for the year 1920.

Directors:

Henry Rau .....	Zurich.
Roger Northcott .....	Hay.
Benson Williams .....	Exeter.
James Scott .....	Cromarty.
Andrew Christie .....	Cromarty.
S. Brokenshire .....	Crediton.
D. Fotheringham .....	Brucefield.
Geo. McKee .....	Seaforth.
Moses Geiger .....	Zurich.

Officers:

Henry Rau, President .....	Zurich.
Roger Northcott, Vice-President .....	Hay.
Chas., Monteith, Secretary-Treasurer .....	Woodham.

Auditors:

John Campbell .....	Exeter.
Henry Strang .....	Hensall.

Unassessed premium note capital, \$150,995.15.

Statement for the Year Ending 31st December, 1919.

Assets.

Canada War Loan Bonds .....	\$10,000 00
Cash on hand at head office .....	\$193 11
Cash in Molsons Bank, Hensall, Ont. ....	2,132 02
	<hr/>
	2,325 13
Amount unpaid for fixed payments of 1919 .....	472 80
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	150,995 15
	<hr/>
Total assets .....	\$163,793 08

Liabilities.

*Amount of unpaid lossess under adjustment (estimated) .....	\$44,800 00
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(Caused by great storm of Nov. 29, 1919.)

\*Estimate based on subsequent actual payments and at annual inspection in 1920, had all been paid with exception of about \$500.00 still in process of repair and adjustment.

Receipts.

Cash balance at 31st December, 1918 (not extended) .....	\$6,355 84	
Held by agents for fees (not extended) .....	1,199 00	
Cash received for fixed payments due in 1919 .....		\$10,158 05
“ fixed payments due in prior years .....		226 70
“ interest .....		387 04
“ from investment (not extended) .....	\$4,000 00	
Total receipts .....		<u>\$10,771 79</u>

Expenditure.

Expenses of management:		
Amount paid to agents in fees (not extended) .....	\$1,199 00	
Amount paid for commission .....		\$367 75
“ investigation of claims .....		156 29
“ statutory assessment and license fee .....		30 33
“ printing, stationery and advertising .....		351 90
“ salaries, directors' and auditors' fees .....		962 40
“ postage, telephone, telegrams and express .....		113 80
“ rent (directors' meetings) .....		7 00
“ travelling expenses .....		462 50
“ bank exchange on collections .....		102 92
“ law costs .....		15 00
Total expenses of management .....		<u>\$2,569 89</u>
Miscellaneous payments:		
Cash paid for losses which occurred during 1919 .....		6,158 38
“ rebate .....		74 25
“ invested, Canada War Loan (not extended) .....	\$10,000 00	
Total expenditure .....		<u>\$8,802 52</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

	Three years.
Mutual .....	\$3,890,910 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	2,888	\$3,541,275 00
Policies new and renewed during 1919 .....	1,199	1,643,860 00
Gross number and amount in force during 1919 .....	4,087	\$5,185,135 00
Less expired and cancelled in 1919 .....	1,105	1,294,225 00
Net risks in force 31st December, 1919 .....	2,982	<u>\$3,890,910 00</u>

## PREMIUM NOTES

On Policies in force 31st December, 1919.

Amount of face of all premium notes held by Company and legally liable to assessment .....	\$168,344 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	150,995 65
Amount of premium notes received during the year 1919 .....	70,817 00
Payments on premium notes of 1919, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1919 .....	5,754 75



ONTARIO FARMERS' WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, GRAND VALLEY, ONT.

Commenced business 18th August, 1904.

Names and addresses of the Directors and Officers for the year 1920.

Directors:

Wm. Park .....	Belwood.
Willis Potter .....	Waldemar.
E. A. Archibald .....	Grand Valley.
John Sime .....	Grand Valley.
Wm. Scaife .....	Grand Valley.
James Corbett .....	Riverview.
F. H. Neil .....	Lucan.
M. Baker .....	Rodney.
W. J. Jelly .....	Waldemar.
N. J. Stanley .....	Denfield.
John C. Ross .....	Jarvis.

Officers:

Wm. Park, President .....	Belwood.
Willis Potter, Vice-President .....	Waldemar.
W. A. Wansborough, Secretary and Manager .....	Grand Valley.

Auditors:

E. H. Lindsay .....	Grand Valley.
J. A. Richardson .....	Grand Valley.

Unassessed premium note capital, \$222,920.46.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash value of real estate .....	\$2,500 00
Canada War Loan .....	10,000 00
Cash value of mortgages .....	1,300 00
Cash in Royal Bank, Grand Valley .....	\$13,562 60
“ The Union Bank, Shelburne .....	6 02
“ Home Bank, in various branches .....	72 05
“ Standard Bank, Lucan .....	53 33
“ Huron and Erie Mortgage Corporation, London.....	194 40
“ Merchants Bank, in various branches .....	80 38
“ Dominion Bank, St. Thomas .....	45 82
“ Canadian Bank of Commerce, Brantford .....	3 20
“ Bank of Hamilton, various branches .....	42 91
“ Sterling Bank, Monkton and Orangeville .....	17 55
“ Merchants Bank, Mildmay .....	71 47
“ Canadian Bank of Commerce, Thedford .....	40
“ Standard Bank, Dublin .....	31 50
“ Bank of Toronto, Stayner .....	2 32
“ Bank of B. N. A., London .....	83 89
	14,267 84

Cash in agents' hands .....	\$666 45
Amount unpaid of fixed payments of 1919 .....	1,284 25
Amount of premium notes, after deducting all payments thereon and assessments levied .....	222,920 46
Interest accrued .....	155 50
Office furniture and safe (not extended) .....	\$500 00
<b>Total assets .....</b>	<b>\$253,094 50</b>

**Liabilities.**

*Amount of supposed and reported losses (caused by great storm, Nov. 29th, 1919) (estimated) .....	\$80,000 00
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**Receipts.**

Cash balance at 31st December, 1918 (not extended) .....	\$12,424 50
Cash received as fixed payments due in 1919 .....	\$19,372 09
" fixed payments due in prior years .....	600 12
" interest .....	786 09
" transfer fees .....	50 95
" agents' balances of 1918 received in 1919 .....	224 34
" all other .....	470 50
" from realization of investments during 1919 (not extended) .....	\$6,405 90
<b>Total .....</b>	<b>\$21,504 09</b>

**Expenditure.****Expenses of management:**

Cash paid for agents' commission .....	\$2,787 21
" fuel and light .....	41 45
" investigation and adjustment of claims .....	1,634 83
" statutory assessment and license fee .....	57 98
" travelling expenses .....	458 15
" salaries, directors' and auditors' fees .....	2,674 00
" printing, stationery and advertising .....	522 10
" rent .....	76 00
" postage, telephone, telegrams and express .....	697 28
" taxes (Government and Municipal) .....	52 92
" remodeling and fixtures to office building .....	952 61
" all other .....	42 67
<b>Total expenses of management .....</b>	<b>\$9,997 20</b>

**Miscellaneous payments:**

Cash paid for losses which occurred prior to 1919 .....	358 35
" losses which occurred during 1919 .....	4,315 70
" rebates .....	343 40
" real estate .....	1,000 00
" invested in Government securities (not extended) .....	\$10,052 00

<b>Total expenditure .....</b>	<b>\$16,014 65</b>
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\*This estimate based on subsequent actual payments, and at annual inspection in 1920, had all been paid with exception of about \$1,600.00, still in process of repair and adjustment.

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1919.

	Three years.
Mutual .....	\$8,266,735 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	6,791	\$7,408,005 00
Policies new and renewed during 1919 .....	3,180	3,790,565 00
Gross number and amount in force during 1919 .....	9,971	\$11,198,570 00
Less expired and cancelled in 1919 .....	2,759	2,931,835 00
Net risks in force at 31st December, 1919 .....	7,212	\$8,266,735 00

PREMIUM NOTES

On Policies in force 31st December, 1919.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$259,078 75
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	222,920 46
Amount of premium notes received during the year .....	119,238 50
Amount of premium notes of 1919, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1919 .....	12,669 95



WESTERN FARMERS' WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, WOODSTOCK, ONT.

Commenced business 22nd January, 1906.

Names and addresses of the Directors and Officers for the year 1920.

Directors:

H. Hemsworth.....	Gowanstown.
C. W. Carroll.....	Norwich.
D. Bonis .....	St. Mary's.
George McIntosh .....	Embros.
S. R. Wallace .....	Burgessville.
James Donaldson .....	Atwood.
W. B. Murray .....	Woodstock.
J. R. Murray .....	Embros.
J. R. Calder .....	Kintore.
Geo. J. Meldrum .....	Guelph.
John McLevin .....	Woodstock.

Officers:

H. Hemsworth, President .....	Gowanstown.
C. W. Carroll, Vice-President .....	Norwich.
E. L. Sutherland, Secretary-Treasurer.....	Woodstock.

Auditors:

W. L. MacWhinnie .....	Woodstock.
Geo. B. Anderson .....	Lakeside.

Unassessed premium note capital, \$278,252.55.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash value bonds, debentures, securities and Canada War Loan.....	\$38,000 00
Cash in Royal Bank, Woodstock .....	\$25,585 73
Cash in Merchants Bank, Woodstock .....	2,313 53
	<hr/>
	27,899 26
Amount unpaid of fixed payments of 1919 .....	5,910 92
Amount unpaid, fixed payments, prior years (not extended) ..	\$4,252 14
Amount of premium notes after deducting all payments thereon and assessments levied .....	278,252 55
	<hr/>
Total assets .....	\$350,062 73

Liabilities.

*Amount of unpaid losses under adjustment (estimated) .....	\$100,500 00
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\*Estimate based on subsequent actual payments and at annual inspection in 1920 has all been paid.

**Receipts.**

Cash balance at 31st December, 1918 (not extended) .....	\$11,861 35
Cash received for agents' fees .....	\$480 00
"    as fixed payments due in 1919 .....	27,967 87
"    as fixed payments due in prior years .....	5,359 64
"    as interest .....	1,901 27
Total. . . . .	<u>\$35,708 78</u>

**Expenditure.**

## Expenses of management:

Cash paid for commission and bonus .....	\$3,545 67
"    bank exchange .....	102 08
"    salaries, directors' and auditors' fees .....	2,860 80
"    printing, stationery and advertising .....	641 42
"    postage, telephones, telegrams and express .....	418 80
"    statutory assessments and license fee .....	94 05
"    travelling expenses .....	308 00
"    taxes . . . . .	11 18
"    investigation of claims .....	647 60
"    rent .....	104 00
"    other expenses .....	1,670 27
Total expenses of management .....	<u>\$10,403 87</u>

## Miscellaneous payments:

Cash paid for losses which occurred during 1919 .....	4,118 59
"    rebates . . . . .	71 41
"    office furniture .....	77 00
Cash invested in debentures (not extended) .....	\$5,000 00
Total expenditure .....	<u>\$14,670 87</u>

**CURRENCY OF RISKS.**

Amount covered by Policies in force 31st December, 1919.

	Three years
Mutual. . . . .	\$16,316,675 00

**MOVEMENT IN RISKS.**

Mutual System.	Number.	Amount.
Policies in force 31st December, 1918 .....	8,053	\$12,451,160 00
Policies new and renewed during 1919 .....	4,230	7,536,865 00
Gross number and amount in force during 1919 .....	12,283	\$19,988,025 00
Less expired and cancelled in 1919 .....	2,675	3,671,350 00
Net risks in force 31st December, 1919 .....	9,608	<u>\$16,316,675 00</u>

PREMIUM NOTES

On Policies in force 31st December, 1919.

Amount of face of all premium notes held by Company and legally liable to assessment .....	\$338,787 90
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	278,252 55
Amount of premium notes received during the year 1919.....	156,139 30



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# Weather Insurance Mutual Companies.

RECAPITULATION OF ASSETS, LIABILITIES, RECEIPTS AND EXPENDITURE

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WEATHER INSURANCE COMPANIES.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1919

Name of Company.	Real Estate.		Mortgages and Debentures.		Cash.		Fixed payments of 1919 unpaid.		Assessments of 1919 unpaid.		Unassessed pre- mium note capital.		Interest accrued		Agents' balances.		Total assets.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Huron Weather	.....	.....	10,000	00	2,325	13	472	80	.....	.....	150,995	15	.....	.....	.....	.....	163,793	08
Ontario Farmers'	.....	.....	11,300	00	14,267	84	1,284	25	.....	.....	222,920	46	155	50	666	45	253,094	50
Western Farmers'	.....	.....	38,000	00	27,899	26	5,910	92	.....	.....	278,252	55	.....	.....	.....	.....	350,062	73
Totals.....	2,500	00	59,300	00	44,492	23	7,667	97	.....	.....	652,168	16	155	50	666	45	766,950	31

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Name of Company.	Amount of sup- posed loss.		Other liabilities.		Borrowed money and bills payable.		Interest accrued.		Total liabilities.		Number of policies in force.		Net amount of risk.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.			\$	c.
Huron Weather	.....	.....	.....	.....	.....	.....	.....	.....	44,800	00	2,982		3,890,910	00
Ontario Farmers'	.....	.....	.....	.....	.....	.....	.....	.....	80,000	00	7,212		8,266,735	00
Western Farmers'	.....	.....	.....	.....	.....	.....	.....	.....	100,500	00	9,608		16,316,675	00
Totals.....	225,300	00	.....	.....	.....	.....	.....	.....	225,300	00	19,802		28,474,320	00

WEATHER INSURANCE COMPANIES.

INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Name of Company.	Fixed payments of 1919.		Fixed payments of prior years.		Assessments, 1919		Interest.		Cash borrowed.		Agents' balances.		Fees or Surveys.		All other.		Total receipts.		From securities (not extended).	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Huron Weather.....	10,158	05	226	70	.....	.....	387	04	.....	.....	.....	.....	.....	.....	.....	.....	10,771	79	4,000	00
Ontario Farmers' .....	19,372	09	600	12	.....	.....	786	09	.....	.....	224	34	.....	.....	521	45	21,504	09	6,465	90
Western Farmers' .....	27,967	87	5,359	64	.....	.....	1,901	27	.....	.....	.....	.....	480	00	.....	.....	35,708	78	.....	.....
Totals .....	57,498	01	6,186	46	.....	.....	3,074	40	.....	.....	224	34	480	00	521	45	67,984	66	10,405	90

EXPENDITURES FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Name of Company.	Expenses of Management.						Borrowed money repaid.		Losses.		Rebates.		All other.		Total.		Invested (not extended).	
	Agents' commissions, etc.	Law costs.	Statutory assessment and license fees.	Interest.	Salaries and general expense account.	Total expense of management.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Huron Weather.....	470	67	15	00	2,053	89	.....	.....	6,158	38	74	25	.....	.....	8,802	52	10,000	00
Ontario Farmers' .....	2,787	21	57	98	7,152	01	.....	.....	4,674	05	343	40	1,000	00	16,014	65	10,052	00
Western Farmers' .....	3,545	67	94	05	6,764	15	.....	.....	4,118	59	71	41	77	00	14,670	87	5,000	00
Totals .....	6,803	55	182	36	15,970	05	.....	.....	14,951	02	489	06	1,077	00	39,488	04	25,052	00





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# The Provident Assurance Company

(OF MONTREAL, P.Q.)

INSURING IN ONTARIO, ACCIDENT, SICKNESS, GUARANTEE  
AND AUTOMOBILE INSURANCE

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE

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THE PROVIDENT ASSURANCE COMPANY.

HEAD OFFICE, MONTREAL, QUE.

Chief Agent and Attorney for Ontario, A. M. Aletter, C.P.Ry. Building, Toronto, Ont.

Organized May 20th, 1905. Commenced business in 1906.

\*Registered in Ontario to transact Accident, Sickness, Guarantee and Automobile Insurance.

Names and addresses of the Directors and Officers for the year 1920.

Directors:

Jos. d'Halewyn .....	Montreal.
H. Schetagne .....	Montreal.
J. O. Mousseau .....	Montreal.
A. R. Ranger .....	Montreal.
S. J. Girard .....	Montreal.
J. A. E. Gauvin .....	Montreal.
J. C. Gagné .....	Montreal.
J. C. Bégin .....	Montreal.
J. C. Hébert .....	Montmagny.
J. A. Darche .....	Sherbrooke.
Charles Edward Arpin .....	Montreal.
Ernest Sylvestre .....	Sherbrooke.
Dr. J. P. Laporte .....	Joliette.
J. B. Morissette .....	Quebec.
R. Dufresne .....	Montreal.

Officers:

Jos. d'Halewyn, President .....	Montreal.
H. Schetagne, Vice-President .....	Montreal.
J. C. Gagné, Secretary-Treasurer .....	Montreal.
J. H. Lussier, Assistant Secretary-Treasurer .....	Montreal.

Auditor:

George Gonthier .....	Montreal.
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Authorized Capital, \$1,000,000.00.

Subscribed Capital, \$973,800.00; Subscribed Capital Uncalled, \$823,050.00; Capital Stock Paid-up, \$150,750.00.

Securities deposited in the Treasury of Ontario, pursuant to the Ontario Insurance Act, \$46,000.00 par value.

Statement for the Year Ending 31st December, 1919.

Assets.

Cash value of real estate .....	\$12,390 74
Mortgages. ....	69,419 76
Stocks, municipal debentures, and Canada and Anglo-French War Loan...	158,632 47
Cash on hand at head office .....	\$5,608 62
Cash on deposit at Bank of Hochelaga, Montreal .....	9,863 97
“ Royal Bank, Montreal .....	799 29
“ Provincial Bank, Montreal .....	765 68
“ National Bank, Montreal .....	1,736 84
	18,774 40

\*Registered to transact Fire Insurance April 13th, 1920.



Cash balance due by agents .....	\$83,503 83
Bills receivable .....	2,946 19
Interest due and accrued .....	4,629 92
Claims receivable, under re-insurance .....	16,365 95
All other assets .....	4,625 90
Office furniture and fixtures (not extended) .....	\$5,248 25
<b>Total .....</b>	<b>\$371,289 16</b>

**Liabilities.**

Amount of supposed or reported losses .....	\$62,074 00
Re-insurance reserve for life insurance contracts calculated on the O.H.M. table, interest at 3½% .....	14,581 48
Amount to re-insure all outstanding risks, being 40% of premiums on all Policies in force (other than life) at 31st December, 1919.....	78,060 57
Amount due or accrued for audit, \$420.00; rent, \$764; commission, \$12,932.65; brokerage, \$236.19; taxes, \$1,510.51. ....	15,863 35
Other liability .....	7,000 00
<b>Total liabilities .....</b>	<b>\$177,579 40</b>
<b>Paid-up capital stock .....</b>	<b>\$150,750 00</b>

**Receipts.**

Cash balance at 31st December, 1918 (not extended) .....	\$7,509 81
Gross premiums received in cash .....	\$309,293 64
Interest or dividends .....	13,255 16
Rents .....	585 67
Profit on sale of plate glass .....	148 23
Bills receivable .....	3,004 93
Commission .....	3,271 96
Recovery of losses .....	7,020 13
Cash received from investments (not extended).....	\$132,614 26
<b>Total receipts .....</b>	<b>\$336,579 72</b>

**Expenditure.****Expenses of management:**

Cash paid to agents for commission, salaries and bonds .....	\$88,862 79
" " law costs .....	1,286 48
" " medical examiners' fees .....	1,061 70
" " investigation and adjustment of claims .....	15,763 24
" " interest .....	569 99
" " statutory assessment and license fees (Ontario) .....	167 05
" " license fees, etc., other provinces .....	536 54
" " travelling expenses .....	5,989 33
" " rent .....	4,998 30
" " taxes (Municipal and Government) .....	6,583 03
" " salaries, directors' and auditors' fees .....	22,904 13
" " printing, stationery and advertising .....	9,981 66
" " postage, telegrams and express .....	2,549 18
" " other expenses, sundries, war, agency and inspections .....	3,960 60

<b>Total expenses of management .....</b>	<b>\$165,214 02</b>
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Miscellaneous payments:

Cash paid for losses which occurred during 1919 .....	\$139,731 76
“ re-insurance .....	2,621 08
“ dividends ... ..	11,907 50
“ rebate and returned premiums .....	12,419 77
“ deposited with Government—Province of Quebec .....	4,509 03
“ office furniture and fixtures .....	656 92
“ investments (not extended .....	\$120,869 31
<hr/>	
Total expenditure .....	\$337,060 08
<hr/>	

MOVEMENT AND CURRENCY OF LIFE INSURANCE CONTRACTS.

	Number.	Amount.
Policies in force at 31st December, 1918 .....	161	\$237,000 00
Contracts taken during 1919, new and renewed .....	174	233,000 00
<hr/>		<hr/>
Gross total .....	335	\$470,000 00
Less contracts lapsed and matured (and surrendered) in 1919..	32	47,000 00
<hr/>		<hr/>
Gross number and amount of contracts in force at December		
31st, 1919 .....	303	423,000 00
Less re-insured .....	....	11,000 00
<hr/>		<hr/>
Net number and amount of life insurance contracts in force at		
December 31st, 1919 .....	303	\$412,000 00

MOVEMENT IN ACCIDENT INSURANCE CONTRACTS.

	Number.	Amount.
Policies in force at December 31st, 1918 .....	8,675	\$16,366,790 33
Policies taken during 1919, new and renewed .....	9,171	23,084,409 02
<hr/>		<hr/>
Gross total .....	17,846	\$39,451,199 35
Deduct expired and cancelled in 1919 .....	7,151	18,959,107 27
<hr/>		<hr/>
Net risks in force at December 31st, 1919 .....	10,695	\$20,492,092 08

INDEXES  
TO  
DETAILED REPORT  
OF THE  
Superintendent of Insurance

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The following indexes comprise all insurance corporations or companies standing registered at the 1st December, 1920.

PAGE 3.—Index A: Dominion Licensees standing registered at the 1st December, 1920, being Insurance Corporations or Companies licensed and inspected by the Dominion of Canada, and registered by the Province of Ontario for the transaction of Insurance in this Province.

PAGE 11.—Index AA: Corporations or Companies registered in the Province of Ontario for the transaction of Inland or Ocean Marine Insurance, or both; also for the Investment of Surplus Funds.

PAGE 13.—Index B: Provincial Licensees standing registered at the 1st December, 1920, being Insurance Corporations licensed, inspected and registered by the Province of Ontario for the transaction of Insurance therein.

PAGE 15.—Index C: List of Underwriters registered to transact business in Ontario up to December 1st, 1920.

Index D: List of Insurance Brokers registered to transact business in Ontario up to December 1st, 1920.

Index E: List of Guarantee Companies whose bonds have been authorized for acceptance, in lieu of personal or private suretyship.





## INDEX A: Dominion Licensees, standing registered at the 1st September, 1920.

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1920.	Registry ends 1921.
A 3	Acadia Fire Insurance Company .....	6991	Fire and Hail Insurance .....	May 1..	April 30
A 3	Aetna Insurance Company of Hartford, Conn. ....	7011	Fire, Automobile, Inland Transpor- tation, Tornado and Sprinkler Leakage Insurance .....	" "	" "
A 4	Aetna Life Insurance Company of Hart- ford, Conn. ....	6882	Life Insurance .....	" "	" "
A 4	Alliance Nationale .....	6898	Life Disability and Sickness Insur- ance to extent authorized in Association's Charter .....	" "	" "
A 5	Alliance Assurance Company, Limited ..	6961	Fire, Accident, Sickness Guarantee, Automobile, Hail, Burglary and Plate Glass Insurance .....	" "	" "
A 6	American Central Insurance Company of New York .....	7136	Fire, Tornado, Hail, Automobile and Explosion Insurance .....	June 18..	" "
A 6	American Equitable Assurance Company of New York .....	6914	Fire Insurance .....	May 1 ..	" "
A 7	American and Foreign Marine Insurance Company .....	7035	Inland Transportation Insurance ..	" "	" "
A 7	American Surety Company of New York	6968	Burglary and Guarantee Insurance	" "	" "
A 8	Atlas Assurance Company, Limited ....	6837	Fire Insurance .....	" "	" "
A 8	Beaver Fire Insurance Company .....	6822	Fire Insurance .....	" "	" "
A 9	Boiler Inspection and Insurance Com- pany, Canada .....	6924	Steam Boiler Insurance .....	" "	" "
A 10	British America Assurance Company, Toronto .....	7004	Fire, Hail, Inland Transportation and Automobile Insurance ...	" "	" "
A 10	British Crown Assurance Corporation, Limited .....	7013	Fire and Automobile Insurance, ex- cluding Insurance against loss by reason of bodily injury to the person, also Hail Insurance	" "	" "
A 11	British Colonial Fire Insurance Company	6985	Fire Insurance .....	" "	" "
A 12	British General Insurance Company, Limited .....	6932	Fire Insurance .....	" "	" "
A 12	British Northwestern Fire Insurance Company .....	7014	Fire Insurance .....	" "	" "
A 13	British Traders Insurance Company, Limited .....	6836	Fire, Hail and Automobile Insur- ance .....	" "	" "
A 14	Caledonian-American Insurance Company	6823	Fire Insurance .....	" "	" "
A 14	Caledonian Insurance Company .....	7001	Fire Insurance .....	" "	" "
A 14	California Insurance Company, The ...	6997	Fire Insurance .....	" "	" "
A 15	Canada Accident and Fire Assurance Company .....	7005	Fire, Accident, Automobile, Sick- ness, Plate Glass, Burglary and Guarantee Insurance ...	" "	" "
A 16	Canada Life Assurance Company .....	6825	Life Insurance .....	" "	" "
A 16	Canada National Fire Insurance Com- pany .....	6986	Fire Insurance .....	" "	" "
A 17	Canada Security Assurance Company...	6943	Fire, Automobile and Hail Insurance	" "	" "
A 18	Canadian Fire Insurance Company ....	6928	Fire and Automobile Insurance....	" "	" "
A 18	Canadian Lumberman's Insurance Ex- change .....	6931	Fire Insurance among its members restricted to risks on property situated in Ontario and Quebec .....	" "	" "
A 19	Canadian Order of the Woodmen of the World .....	7015	Life and Sickness Insurance to the extent authorized by the So- ciety's Act of Incorporation, Constitution and Laws .....	" "	" "
A 20	Canadian Surety Company .....	6876	Automobile, Burglary, Guarantee, Plate Glass and Insurance of Automobiles against Fire, and Forgery, limited to insurance against loss from forgery of grain elevator tickets .....	" "	" "
A 20	Capital Life Assurance Company of Canada .....	6998	Life Insurance .....	" "	" "

## INDEX A: Dominion Licensees, standing registered at the 1st September, 1920.—Continued

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1920.	Registry ends 1921.
A 21	Car and General Insurance Corporation, Limited .....	6922	Fire, Accident, Automobile, Hail and Sickness Insurance .....	May 1 ..	April 30
A 21	Casualty Company of Canada .....	6969	Plate Glass and Automobile Insurance	..	..
A 22	Catholic Order of Foresters .....	7139	Life and Sickness Insurance to the extent authorized by the Asso- ciation's Act of Incorporation, Constitution and Laws .....	June 21..	..
A 23	Century Insurance Company, Limited ..	6951	Fire Insurance .....	May 1 ..	..
A 23	Columbia Insurance Company .....	6945	Fire, Inland Transportation and Automobile Insurance exclud- ing Insurance against loss by reason of bodily injury to the person .....	..	..
A 24	Commercial Travellers' Mutual Benefit Society .....	7016	Life Insurance to the extent author- ized by the Society's Act of In- corporation, Institution and Laws .....	..	..
A 24	Commercial Union Assurance Company (Limited) .....	6999	Fire and Life Insurance .....	..	..
A 25	Compagnie d'Assurances Generales Con- tre l'Incendie .....	6895	Fire Insurance .....	..	..
	(General Fire Insurance Company of Paris, France)				
A 25	Confederation Life Association .....	6838	Life Insurance .....	..	..
A 26	Connecticut Fire Insurance Company of Hartford, Conn. ....	7058	Fire and Hail Insurance .....	..	..
A 27	Continental Casualty Company .....	6899	Accident, Automobile and Sickness Insurance .....	..	..
A 27	Continental Insurance Company .....	7006	Fire, Hail, Tornado, Explosion and Automobile Insurance, exclud- ing insurance against loss by reason of bodily injury to the person .....	..	..
A 28	Continental Life Insurance Company ...	6865	Life Insurance .....	..	..
A 29	Crown Life Insurance Company .....	6826	Life Insurance .....	..	..
A 29	Dominion Gresham Guarantee and Casualty Company .....	7052	Burglary, Accident, Sickness, Plate Glass, Automobile, Inland Transportation, and Guarantee Insurance, excluding the guar- anteeing and becoming security for the due performance of any contract .....	..	..
A 30	Dominion of Canada Guarantee and Accident Insurance Company .....	7007	Fire, Guarantee, Accident, Sickness, Burglary, Plate Glass and Steam Boiler Insurance .....	..	..
A 31	Dominion Fire Insurance Company ....	6883	Fire, Automobile and Hail Insur- ance .....	..	..
A 32	Dominion Life Assurance Company .....	6841	Life Insurance .....	..	..
A 32	Eagle Star and British Dominions In- surance Company .....	7017	Fire, Hail and Sprinkler Leakage and Automobile Insurance, lim- ited to insurance against loss or damage from accident or injury suffered by an employee or other person caused by an automobile for which the owner is liable .....	..	..
	T. Eaton Life Assurance Company ....	7184	Life Insurance .....	Nov. 8..	..
A 33	Edinburgh Assurance Company, Limited	7069	Life Insurance (as a discontinuing Company) .....	May 1 ..	..
A 33	Employers' Liability Assurance Corpora- tion (Limited) .....	6948	Fire, Accident, Burglary, Explosion, Guarantee, Automobile, Sick- ness, Hail, Plate Glass and Steam Boiler Insurance .....	..	..
A 34	Equitable Fire and Marine Insurance Company .....	7059	Fire, Explosion and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person .....	..	..
A 34	Equitable Life Assurance Society of the United States .....	6925	Life Insurance .....	..	..
A 35	Essex and Suffolk Equitable Insurance Society, Limited .....	6897	Fire Insurance .....	..	..



INDEX A: Dominion Licensees, standing registered at the 1st September, 1920.—Continued.

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1920.	Registry ends. 1921.
A 36	Excelsior Life Insurance Company .....	6840	Life Insurance .....	May 1..	Apr. 30.
A 36	Fidelity and Casualty Company of New York .....	6990	Burglary, Accident, Sickness, Steam Boiler and Plate Glass Insur- ance .....	" ..	"
A 37	Fidelity Phenix Fire Insurance Com- pany of New York .....	7000	Fire, Hail and Tornado Insurance, also Explosion and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person .....	" ..	"
A 37	Fire Insurance Company of Canada ...	6913	Fire Insurance .....	" ..	"
A 38	Fireman's Fund Insurance Company ...	7067	Fire and Inland Transportation In- surance and Insurance against Loss or Damage to Automobiles by Accident, Burglary or Theft .....	" ..	"
A 39	Firemen's Insurance Company of New- ark, N.J. ....	6970	Fire Insurance .....	" ..	"
A 39	General Accident Assurance Company of Canada .....	6973	Fire, Accident, Automobile, Burg- lary, Guarantee, Sickness and Steam Boiler and Hail Insur- ance .....	" ..	"
A 40	General Accident, Fire and Life Assur- ance Corporation, Limited .....	6949	Fire, Hail and Automobile Insur- ance, excluding Insurance against loss by reason of bodily injury to the person..	" ..	"
A 40	General Animals Insurance Company of Canada .....	6957	Automobile, Live Stock and Plate Glass Insurance .....	" ..	"
	Girard Fire and Marine Insurance Com- pany .....	7175	Fire and Tornado Insurance .....	Sept. 4..	"
A 41	Glens Falls Insurance Company .....	6974	Fire, Hail, Tornado, Automobile, Ex- plosion, Sprinkler Leakage and Inland Transportation Insur- ance .....	May 1..	"
A 41	Globe Indemnity Company of Canada ..	6888	Fire, Accident, Sickness, Burglary, Automobile, Forgery and Guar- antee Insurance .....	" ..	"
A 42	Globe & Rutgers Fire Insurance Com- pany .....	6884	Fire, Inland Transportation and Automobile Insurance (exclud- ing Insurance against loss by reason of bodily injury to the person) as limited by The Com- pany's Charter .....	" ..	"
A 43	Grand Council of the Catholic Mutual Benefit Association of Canada ....	7062	Life and Sickness, to the extent authorized by the Association's Act of Incorporation, Constitu- tion and Laws .....	" ..	"
A 43	Great American Insurance Company....	7053	Fire, Hail, Tornado, Sprinkler, Leakage, Explosion, Inland Transportation and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person .....	" ..	"
A 44	Great West Life Assurance Company ..	6927	Life Insurance .....	" ..	"
A 44	Gresham Life Assurance Society, Limited .....	6987	Life Insurance .....	" ..	"
A 45	Guarantee Company of North America..	6827	Guarantee Insurance .....	" ..	"
A 46	Guardian Assurance Company, Limited, of London, England .....	6867	Fire Insurance .....	" ..	"
A 47	Guardian Insurance Company of Canada	6866	Fire, Accident, Sickness, Autom- obile, Guarantee, Burglary and Plate Glass Insurance .....	" ..	"
	Hartford Accident and Indemnity Com- pany .....	7174	Accident, Automobile, Burglary, Guarantee, Live Stock, Plate Glass and Sickness Insurance .....	Sept. ..	"
A 47	Hartford Fire Insurance Company, Hartford .....	6829	Fire, Hail, Explosion, Inland Trans- portation, Cyclone, or Tor- nado, Sprinkler Leakage and Automobile Insurance (exclud- ing Insurance against loss by reason of bodily injury to the person) .....	May 1.. Oct. 21..	"
	Hartford Live Stock Insurance Company	7180	Live Stock Insurance .....	"	"
A 44	Hartford Steam Boiler Inspection and Insurance Company .....	9615	License restricted to guaranteeing the Policy contracts of the Boiler Inspection and Insur- ance Company of Canada ...	May 1..	"

INDEX A: Dominion Licensees, standing registered at the 1st September, 1920.—*Continued*

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1920.	Registry ends 1921.
A 48	Home Insurance of New York .....	7018	Fire, Automobile, Explosion, Tornado, Sprinkler Leakage and Hail Insurance .....	May 1 ..	April 30
A 49	Hudson Bay Insurance Company .....	6995	Fire Insurance .....	..	..
A 50	Imperial Guarantee and Accident Insurance Company of Canada .....	7019	Guarantee, Accident, Sickness, Automobile, Burglary and Plate Glass Insurance and Insurance of Automobiles against Fire..	..	..
A 50	Imperial Life Assurance Company of Canada .....	6850	Life Insurance .....	..	..
A 51	Imperial Underwriters' Corporation of Canada .....	6877	Fire Insurance .....	..	..
A 52	Independent Order of Foresters .....	6847	Life, Disability and Sickness Insurance, as specified in the Constitution and Laws of the Society, for sums not exceeding in addition to the sick and funeral benefits, the sum of \$5,000 upon any one life ...	..	..
A 52	Insurance Company of North America..	6848	Fire, Inland Transportation, Explosion and Automobile Insurance excluding insurance against Loss by reason of Injury to the Person .....	..	..
A 53	Insurance Company of the State of Pennsylvania .....	6906	Fire and Tornado Insurance .....	..	..
A 53	International Fidelity Insurance Company .....	6907	Guarantee Insurance, restricted to Employees of Singer Sewing Machine Company .....	..	..
	Jewish National Workers Alliance of America .....	7189	Life, Sickness and Disability Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws .....	Nov. 8..	..
	Knights of Columbus .....	7181	Life Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws .....	Oct. 12..	..
	Knights of Pythias Supreme Lodge ....	7183	Life and Disability Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws .....	Oct. 5..	..
A 54	Law Union and Rock Insurance Company, Limited .....	7020	Fire, Accident, Sickness, Burglary and Plate Glass Insurance...	May 1..	..
A 55	Life Association of Scotland .....	6821	Life Insurance (as a discontinuing Company) .....	..	..
A 55	Liverpool and London and Globe Insurance Company, Limited .....	6890	Fire and Life Insurance .....	..	..
A 56	Liverpool Manitoba Assurance Company	6889	Fire and Explosion Insurance ...	..	..
A 56	Lloyd's Plate Glass Insurance Company	6952	Plate Glass Insurance .....	..	..
A 57	London Assurance .....	6900	Fire, Automobile and Inland Transportation Insurance .....	..	..
A 57	London Guarantee and Accident Company (Limited) .....	6855	Fire, Guarantee, Burglary, Accident, Hail and Sickness Insurance.	..	..
A 58	London and Lancashire Fire Insurance Company, Limited .....	6844	Fire, Explosion and Automobile Insurance .....	..	..
A 58	London and Lancashire Guarantee and Accident Company of Canada ....	6855	Guarantee, Accident, Sickness, Automobile and Plate Glass Insurance .....	..	..
A 59	London and Scottish Assurance Corporation, Limited .....	6975	Life Insurance .....	..	..
A 60	London Life Insurance Company .....	6908	Life Insurance .....	..	..
A 60	London Mutual Fire Insurance Company of Canada .....	6859	Fire, Hail and Automobile Insurance, excluding Insurance	..	..
A 61	Loyal Protective Insurance Company...	6868	Accident and Sickness Insurance among Members of the Independent Order of Oddfellows resident in Canada .....	..	..
A 62	Lumbermen's Underwriting Alliance....	7021	Fire Insurance .....	..	..
A 62	L'Union Compagnie d'Assurance contre l'Incendie .....	6864	Fire Insurance .....	..	..



## INDEX A: Dominion Licensees, standing registered at the 1st September, 1920.—Continued.

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1920.	Registry ends 1921.
A 63	Maccabees, The .....	7168	Life, Disability and Sickness Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws .....	July 1 ..	April 30
A 63	Manufacturers' Life Insurance Company	7022	Life Insurance .....	May 1 ..	
A 64	Manufacturing Lumbermen's Underwriters .....	6989	Fire Insurance .....	" ..	" ..
A 64	Manufacturing Woodworkers' Underwriters .....	7170	Fire Insurance .....	July 31..	" ..
A 65	Marine Insurance Company, Ltd. ....	6909	Fire, Automobile, and Inland Transportation Insurance ....	May 1 ..	" ..
A 65	Maryland Assurance Corporation .....	6988	Accident and Sickness Insurance..	" ..	" ..
A 66	Maryland Casualty Company .....	6963	Accident, Sickness, Burglary, Guarantee, Plate Glass, Steam Boiler, Fly Wheel and Sprinkler Leakage Insurance .....	" ..	" ..
A 66	Mercantile Fire Insurance Company ...	6843	Fire Insurance .....	" ..	" ..
A 67	Merchants Fire Assurance Corporation of New York .....	6958	Fire and Hail Insurance .....	" ..	" ..
A 68	Merchants Casualty Company .....	7024	Accident Insurance (excluding Employers' Liability) and Sickness Insurance .....	" ..	" ..
A 68	Metropolitan Life Insurance Company of New York .....	6892	Life Insurance .....	" ..	" ..
A 69	Millers' National Insurance Company...	7023	Fire Insurance .....	" ..	" ..
A 69	Monarch Life Assurance Company ....	6976	Life Insurance .....	" ..	" ..
A 70	Motor Union Insurance Company, Limited .....	6967	Fire, Accident and Automobile Insurance .....	" ..	" ..
A 71	Mount Royal Assurance Company .....	6869	Fire and Plate Glass Insurance...	" ..	" ..
A 71	Mutual Life Assurance Company of Canada .....	6878	Life Insurance .....	" ..	" ..
A 72	Mutual Life and Citizens' Assurance Company, Limited .....	6891	Life Insurance .....	" ..	" ..
A 73	Mutual Life Insurance Company of New York .....	6856	Life Insurance .....	" ..	" ..
	National Benefit Assurance Company, Limited .....	7173	Fire, Accident and Sickness Insurance .....	Sep. 1 ..	" ..
A 73	National Ben-Franklin Fire Insurance Company .....	6851	Fire and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person .....	May 1 ..	" ..
A 74	National Fire Insurance Company of Hartford .....	6896	Fire, Tornado, Explosion and Inland Transportation Insurance, Sprinkler Leakage and Insurance of Automobiles against loss or damage resulting from hazards of navigation and transportation and from collision with any stationary or moving object .....	" ..	" ..
	National Liberty Insurance Company of America .....	7182	Fire Insurance .....	Oct. 22..	" ..
A 74	National Life Assurance Company of Canada .....	7025	Life Insurance .....	May 1 ..	" ..
A 75	National Provincial Plate Glass and General Insurance Company, Limited .....	7009	Fire and Plate Glass Insurance ..	" ..	" ..
A 75	National Surety Company .....	6954	Burglary, Forgery and Guarantee Insurance .....	" ..	" ..
A 76	National Union Fire Insurance Company, of Pittsburgh, Penn. ....	6901	Fire and Tornado Insurance .....	" ..	" ..
A 76	Nationale Fire Insurance Company of Paris, France .....	6934	Fire Insurance .....	" ..	" ..
A 77	New Jersey Insurance Company .....	7040	Fire and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person .....	" ..	" ..
A 77	Newark Fire Insurance Company .....	6993	Fire and Automobile, excluding insurance against loss by reason of bodily injury to the person.	" ..	" ..



INDEX A: Dominion Licensees, standing registered at the 1st September, 1920.—*Continued*

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1920.	Registry ends 1921.
A 78	New York Life Insurance Company ...	6956	Life Insurance .....	May 1..	April 30
A 78	New York Plate Glass Insurance Com- pany .....	7070	Plate Glass Insurance .....	" ..	" ..
A 79	Niagara Fire Insurance Company .....	7054	Fire, Explosion, Tornado and Auto- mobile Insurance (including damage to Automobiles in transit by rail) .....	" ..	" ..
A 79	North American Accident Insurance Company .....	6870	Accident, Automobile, Sickness, Burglary, Plate Glass and In- surance of Automobiles against Fire .....	" ..	" ..
A 80	North American Life Assurance Com- pany .....	6847	Life Insurance .....	" ..	" ..
A 81	North British and Mercantile Insurance Company .....	6846	Fire and Life Insurance .....	" ..	" ..
A 81	North Empire Fire Insurance Company.	6912	Fire Insurance .....	" ..	" ..
A 82	North West Fire Insurance Company...	7026	Fire Insurance .....	" ..	" ..
A 83	Northern Assurance Company, Limited..	6929	Fire, Accident, Automobile, Guar- antee, Plate Glass and Sickness Insurance .....	" ..	" ..
A 83	Northern Life Assurance Company of Canada .....	6879	Life Insurance .....	" ..	" ..
	Northwestern Mutual Fire Association..	7178	Fire Insurance Fidelity and Surety Insurance (covering Auto- mobile embezzlement only) and Motor Vehicle Insurance, ex- cept against the hazard of in- jury to the person .....	Sept.30..	" ..
A 84	Northwestern National Insurance Com- pany of Milwaukee, Wis. ....?	6854	Fire, Automobile and Tornado In- surance .....	May 1..	" ..
A 85	Norwich Union Life Insurance Society..	6977	Life Insurance (as a discontinuing Company) .....	" ..	" ..
A 84	Norwich Union Fire Insurance Society, Limited .....	6930	Fire, Accident, Sickness, Auto- mobile, and Plate Glass Insurance ..	" ..	" ..
A 85	Occidental Fire Insurance Company....	6857	Fire and Automobile Insurance ..	" ..	" ..
A 86	Ocean Accident and Guarantee Corpora- tion (Limited) .....	6839	Fire, Accident, Sickness, Guarant- ee, Plate Glass, Burglary and Automobile Insurance .....	" ..	" ..
A 87	Pacific Coast Fire Insurance Company..	6953	Fire Insurance .....	" ..	" ..
A 87	Palatine Insurance Company, Limited..	7008	Fire and Automobile Insurance ..	" ..	" ..
A 88	Phenix Fire Insurance Company, of Paris, France .....	6872	Fire Insurance .....	" ..	" ..
A 88	Phoenix Assurance Company, Limited, of London .....	6871	Fire and Life Insurance .....	" ..	" ..
A 89	Phoenix Insurance Company, Hartford, Conn. ....	6992	Fire, Hail and Automobile Insur- ance, excluding Insurance against loss by reason of injury to the person .....	" ..	" ..
A 90	Preferred Accident Insurance Company.	7051	Accident, Sickness and Automobile Insurance .....	" ..	" ..
A 90	Protective Association of Canada .....	6858	Accident and Sickness Insurance restricted to members of the Masonic Order within Canada, and limited in amount, as pro- vided in the Association's Act of Incorporation .....	" ..	" ..
A 91	Providence Washington Insurance Com- pany .....	6959	Fire, Automobile and Explosion In- surance .....	" ..	" ..
A 91	Provincial Insurance Company, Limited	6860	Fire Insurance .....	" ..	" ..
A 92	Prudential Insurance Company of America .....	6926	Life Insurance .....	" ..	" ..
A 93	Quebec Fire Assurance Company .....	6824	Fire Insurance .....	" ..	" ..
A 92	Queen Insurance Company of America	6994	Fire, Inland Transportation and Automobile Insurance .....	" ..	" ..
A 94	Queensland Insurance Company, Lim- ited .....	6902	Fire Insurance .....	" ..	" ..

INDEX A: Dominion Licensees, standing registered at the 1st September, 1920.—Continued

Report page.	Name of Company	Registry No.	For what kind of Insurance registered.	Registry begins 1920	Registry ends 1921
A 94	Railway Passengers' Assurance Com- pany .....	6873	Fire, Guarantee, Burglary, Accident, Sickness, Plate Glass and Automobile Insurance .....	May 1..	April 30
A 95	Reliance Mutual Life Assurance Society	6979	Life Insurance (as a discontinuing Company) .....	" "	" "
A 95	Ridgely Protective Association .....	6894	Accident and Sickness Insurance among members of the Inde- pendent Order of Oddfellows in Canada .....	" "	" "
A 95	Royal Arcanum, Supreme Council of the	7065	Life Insurance to the extent author- ized by its Act of Incorpora- tion, Constitution and Laws..	" "	" "
A 96	Royal Exchange Assurance .....	6923	Fire, Accident, Sickness and Auto- mobile Insurance .....	" "	" "
A 97	Royal Guardians .....	6935	Life and Sickness Insurance to the extent authorized by the So- ciety's Act of Incorporation, Constitution and Laws.....	" "	" "
A 98	Royal Indemnity Company .....	6824	Accident, Automobile, Burglary, Guarantee, Sickness and Steam Boiler Insurance .....	" "	" "
A 98	Royal Insurance Company, Limited ....	6996	Fire and Life Insurance .....	" "	" "
A 99	Royal Scottish Insurance Company, Lim- ited .....	6950	Fire Insurance .....	" "	" "
A 99	La Sauvegarde Life Insurance Com- pany .....	6893	Life Insurance .....	" "	" "
A 100	Scottish Amicable Life Assurance Society .....	6981	Life Insurance (as a discontinuing Company) .....	" "	" "
A 100	Scottish Metropolitan Assurance Com- pany .....	6982	Fire, Accident, Automobile, Burg- lary, Guarantee and Sickness Insurance .....	" "	" "
A 101	Scottish Union and National Insurance Company .....	6828	Fire, Automobile, Tornado, Sprink- ler Leakage and Explosion Insurance .....	" "	" "
A 101	Scottish Widows' Fund and Life Assur- ance Society .....	7055	Investment of Surplus Funds ....	" "	" "
A 102	Security Life Insurance Company of Canada .....	7045	Life Insurance .....	" "	" "
A 102	Societe (La) des Artisans Canadiens Francais .....	6933	Life, Accident and Sickness Insur- ance to the extent authorized by the Society's Act of Incorporation	" "	" "
A 103	Sovereign Life Assurance Company of Canada .....	6880	Life Insurance .....	" "	" "
A 104	Springfield Fire and Marine Insurance Company .....	7056	Fire, Tornado, Sprinkler Leakage and Automobile Insurance, ex- cluding Insurance against loss by reason of bodily injury to the person .....	" "	" "
A 104	St. Paul Fire and Marine Insurance Company .....	7048	Fire, Inland Transportation, Tor- nado and Automobile Insur- ance .....	" "	" "
A 105	Standard Life Assurance Company, Scotland .....	6903	Life Insurance .....	" "	" "
A 106	Star Assurance Society .....	6921	Life Insurance (as a discontinuing Company) .....	" "	" "
A 106	State Life Insurance Company .....	6916	Life Insurance .....	" "	" "
	Sterling Fire Insurance Company .....	7176	Fire and Tornado Insurance ....	Sep.27..	" "
A 107	Stuyvesant Insurance Company .....	6962	Fire Insurance .....	May 1 ..	" "
A 107	Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada .....	6980	Life and Sickness Insurance to the extent authorized by the So- ciety's Act of Incorporation, Constitution and Laws .....	" "	" "
A 108	Sun Insurance Office, London, England	6874	Fire Insurance .....	" "	" "
A 108	Sun Life Assurance Company of Canada	6875	Life Insurance .....	" "	" "
A 109	The Traders and General Insurance Asso- ciation, Limited .....	7161	Fire and Automobile Insurance ...	July 5 ..	" "
A 110	Travelers' Indemnity Company .....	6917	Accident, Sickness, Burglary, Steam Boiler, Fly Wheel, Plate Glass and Automobile Insur- ance .....	May 1 ..	" "
A 110	Travelers' Insurance Company of Hart- ford, Conn. ....	6918	Life and Accident Insurance ....	" "	" "

INDEX A: Dominion Licensees, standing registered at the 1st September, 1920.—Concluded

Report page.	Name of Company.	Registry No.	For what kind of Insurance registered.	Registry begins 1920	Registry ends 1921
A 111	Travellers' Life Assurance Company of Canada .....	7061	Life Insurance .....	May 1 ..	April 30.
A 111.	Underwriters at American Lloyds .....	6936	Fire, Sprinkler Leakage Insurance.	" ..	" ..
A 112	Union Assurance Society, Limited .....	7027	Fire, Automobile and Inland Trans- portation Insurance .....	" ..	" ..
A 112	Union Insurance Society of Canton, Limited .....	6833	Fire, Automobile, Hail and Inland Transportation Insurance ...	" ..	" ..
A 113	Union Mutual Life Insurance Company of Maine .....	7010	Life Insurance .....	" ..	" ..
A 114	United States Fidelity and Guaranty Company .....	6881	Guarantee, Accident, Sickness, Burglary, Plate Glass and Steam Boiler Insurance and against loss or damage by Robbery .....	" ..	" ..
A 113	United States Fire Insurance Company.	7057	Fire, Automobile Insurance (exclud- ing Insurance against loss by reason of bodily injury to the person), Explosion and Tor- nado .....	" ..	" ..
A 114	United States Life Insurance Company of the City of New York .....	6919	Life Insurance .....	" ..	" ..
A 115	Vulcan Insurance Company of Oakland, California .....	6955	Fire Insurance .....	" ..	" ..
A 115	Westchester Fire Insurance Company...	7060	Fire, Explosion and Hail Insurance	" ..	" ..
A 116	Western Assurance Company, Toronto..	6861	Fire, Inland Transportation, Light- ning, Explosion and Tornado and Automobile Insurance ...	" ..	" ..
A 117	Western Life Assurance Company .....	7138	Life Insurance as a discontinuing Company .....	" ..	" ..
A 117 <sup>a</sup>	Women's Benefit Association of the Mac- cabees .....	7169	Life Insurance to the extent author- ized by its Act of Incorpora- tion, Constitution and Laws.	Aug. 3..	" ..
A 118	Workmen's Circle, The .....	6944	Life Insurance to the extent author- ized by its Act of Incorporation, Constitution and Laws .....	May 1..	" ..
A 118	Yorkshire Insurance Company, Limited.	6937	Fire, Live Stock, Accident, Sickness, Automobile and Plate Glass Insurance .....	" ..	" ..



## SCHEDULE A A.

INDEX A A: Corporations or Companies registered in the Province of Ontario for the transaction of Inland or Ocean Marine Insurance or both; also for the Investment of Surplus Funds.

Report page.	Name of Company.	Registry No.	For what kind of Insurance registered.	Registry begins 1920.	Registry ends 1921.
A 3	Aetna Insurance Company .....	7012	Inland Marine Insurance .....	May 1..	April 30
A 6	American Equitable Assurance Company of New York .....	{ 7028 7029	Ocean Marine Insurance .....	" "	" "
—	American Merchant Marine Insurance Company .....	{ 7031 7030	Inland Marine Insurance .....	" "	" "
—	Automobile Insurance Company .....	{ 7032 7039	Ocean Marine Insurance .....	" "	" "
—	Boston Insurance Company .....	{ 7034 7033	Inland Marine Insurance .....	" "	" "
A 10	British America Assurance Company ..	{ 7002 7003	Ocean Marine Insurance .....	" "	" "
—	City of New York Insurance Company..	{ 7095 7096	Inland Marine Insurance .....	" "	" "
A 23	Columbia Insurance Company (Jersey City, N.J.) .....	{ 6946 6947	Ocean Marine Insurance .....	" "	" "
A 24	Commercial Union Assurance Company, Limited .....	{ 6853 6852	Inland Marine Insurance .....	" "	" "
—	Consolidated Assurance Company, Limited .....	{ 7171 7172	Ocean Marine Insurance .....	Aug. 17..	" "
A 31	Dominion Fire Insurance Company ....	{ 6886 6887	Inland Marine Insurance .....	May 1..	" "
A 32	Eagle Star and British Dominions Insurance Company, Limited .....	{ 7037 7036	Ocean Marine Insurance .....	" "	" "
—	Federal Insurance Company .....	{ 6905 6904	Inland Marine Insurance .....	" "	" "
A 120	Fireman's Fund Insurance Company....	{ 6565 6966	Ocean Marine Insurance .....	" "	" "
A 39	Firemen's Insurance Company of Newark, N.J. ....	{ 6971 6972	Inland Marine Insurance .....	" "	" "
A 42	Globe & Rutgers Fire Insurance Company	6885	Ocean Marine Insurance .....	" "	" "
A 47	Hartford Fire Insurance Company ....	{ 6831 6830	Inland Marine Insurance .....	" "	" "
A 48	Home Insurance Company .....	7038	Inland Marine Insurance .....	" "	" "
A 121	Indemnity Mutual Marine Assurance Company, Limited .....	6942	Ocean Marine Insurance .....	" "	" "
A 52	Insurance Company of North America..	6849	Ocean Marine Insurance .....	" "	" "
A 58	London & Lancashire Fire Insurance Company .....	6845	Inland Marine Insurance .....	" "	" "
A 65	Marine Insurance Company, Limited ...	{ 6910 6911	Ocean Marine Insurance .....	" "	" "
—	New Jersey Insurance Company .....	{ 7185 7186	Inland Marine Insurance .....	Nov. 11..	" "
A 83	Northern Assurance Company, Limited..	{ 7134 7135	Ocean Marine Insurance .....	June 18..	" "
A 85	Norwich Union Life Insurance Society, Limited .....	6978	Investment of Surplus Funds in the Province of Ontario .....	May 1..	" "
—	Old Colony Insurance Company .....	{ 7041 7042	Inland Marine Insurance .....	" "	" "
—	Pacific Marine Insurance Company ....	6920	Ocean Marine Insurance .....	" "	" "
—	Peninsular Fire Insurance Company ...	{ 7176 7177	Ocean Marine Insurance .....	Sept. 10..	" "
A 88	Phoenix Assurance Company, Limited..	7066	Ocean Marine Insurance .....	" "	" "

SCHEDULE AA.

Index AA: Corporations or Companies registered in the Province of Ontario for the transaction of Inland or Ocean Marine Insurance or both; also for the Investment of Surplus Funds.—*Concluded.*

Report page.	Name of Company.	Registry No.	For what kind of Insurance registered.	Registry begins 1920	Registry ends 1921
A 91	Providence Washington Insurance Com- pany .....	6960	Ocean Marine Insurance .....	May 1..	April 30
A 124	Royal Exchange Assurance .....	{ 7044 7043	Ocean Marine Insurance .....	" "	" "
A 100	Scottish Metropolitan Assurance Com- pany, Limited .....	{ 6983 6984	Inland Marine Insurance .....	" "	" "
A 101	Scottish Widows Fund and Life Assur- ance Society .....	7055	Investment of Surplus Funds in the Province of Ontario .....	" "	" "
A 104	St. Paul Fire and Marine Insurance Company .....	{ 7050 7049	Inland Marine Insurance .....	" "	" "
A 126	Thames & Mersey Marine Insurance Company, Limited .....	{ 6981 6940	Inland Marine Insurance .....	" "	" "
—	Tokio Marine and Fire Insurance Com- pany .....	{ 7063 7064	Inland Marine Insurance .....	" "	" "
A 112	Union Insurance Society of Canton, Limited .....	{ 6835 6834	Inland Marine Insurance .....	" "	" "
A 129	Union Marine Insurance Company, Limited .....	6941	Ocean Marine Insurance .....	" "	" "
—	United States Lloyds .....	{ 7047 7046	Inland Marine Insurance .....	" "	" "
A 118	Yorkshire Insurance Company, Limited.	6938	Ocean Marine Insurance .....	" "	" "
A 116	Western Assurance Company .....	{ 6863 6862	Inland Marine Insurance .....	" "	" "

INDEX B.—Register of Provincial Licensees, including all Companies so licensed or authorized to transact business at the date of publication.

Report Page.	Name of Company.	System.	Manager or Secretary	Post Office.
B 80	Algoma Mutual .....	Mutual .....	Thomas H. Elliott...	Sault Ste. M'ie
B 82	Amherst Island .....	Mutual .....	F. P. Instant.....	Stella.
B 84	Ayr .....	Mutual .....	Joseph Wrigley .....	Ayr.
B 86	Bay of Quinte Agricultural ....	Mutual .....	M. R. German.....	Picton.
B 89	Bertie and Willoughby Farmers'	Mutual .....	John G. Wills .....	Marshville.
B 92	Blanshard .....	Mutual .....	John H. Jameson ....	St. Mary's.
B 94	Blenheim North.....	Mutual .....	D. R. Stauffer.....	Bright.
B 96	Brant County Farmers'.....	Mutual .....	J. A. Messecar.....	Brantford.
B 99	Canadian Millers' .....	Mutual .....	John T. White .....	Hamilton.
B 102	Caradoc Farmers' .....	Mutual .....	E. W. J. Sutherland	Mt. Brydges
B 105	Clinton Township .....	Mutual .....	G. W. Tinlin .....	Beamsville.
B 107	Culross.....	Mutual .....	D. McIntosh.....	Teeswater.
B 109	Dereham and West Oxford ....	Mutual .....	T. R. Mayberry.....	Ingersoll.
B 112	Dorchester, North and South ...	Mutual .....	S. E. Facey .....	Harrietsville.
B 115	Downie.....	Mutual .....	Thos. H. Smith.....	Sebringville.
B 117	Dufferin Farmers'.....	Mutual .....	Thomas Whalley ....	Shelburne.
B 120	Dumfries N. and Waterloo S....	Mutual .....	A. W. Hilborn.....	Galt.
B 123	Dunwich Farmers'.....	Mutual .....	W. A. Galbraith ....	Iona Station.
B 125	Easthope South Farmers'.....	Mutual.....	W. S. Russell .....	Tavistock.
B 32	Economical .....	Cash-Mutual .....	W. H. Schmalz .....	Kitchener.
B 128	Ekfrid .....	Mutual .....	A. P. McDougald ....	Melbourne
B 131	Elma Farmers'.....	Mutual .....	J. R. Hammond.....	Atwood.
B 133	Eramosa .....	Mutual .....	Robert Scott .....	Rockwood.
B 136	Erie Farmers' .....	Mutual .....	A. E. Havill .....	South Cayuga
B 3	Equity Life .....	Stock .....	Geo. M. Begg.....	Toronto.
B 139	Farmers' Central.....	Mutual .....	J. J. Schumacher ....	Walkerton.
B 142	Farmers' Union .....	Mutual .....	R. G. Corneil.....	Lindsay.
B 50	Fire Insurance Exchange .....	Mutual and Stock..	Joseph Walmsley....	Toronto.
B 145	Formosa.....	Mutual .....	E. G. Kuntz.....	Formosa.
B 148	Germania Farmers'.....	Mutual .....	R. H. Fortune.....	Ayton.
B 151	Glengarry Farmers' .....	Mutual .....	V. G. Chisholm.....	Alexandria.
B 35	Gore District .....	Cash-Mutual .....	Jno. N. MacKendrick.	Galt.
B 153	Grand River .....	Mutual .....	Norman Simenton ...	Blackheath.
B 155	Grenville Patron.....	Mutual .....	W. M. Snyder .....	Spencerville.
B 158	Grey and Bruce .....	Mutual .....	Wm. Ruttle .....	Hanover.
B 161	Guelph Township .....	Mutual .....	John L. Carter.....	Guelph.
B 163	Halton Union Farmers' .....	Mutual .....	Thomas Moore.....	Campbellville.
B 166	Hamilton Township .....	Mutual .....	Thomas Hoskin.....	Cobourg.
B 54	Hand-in-Hand.....	Mutual and Stock.	Joseph Walmsley....	Toronto.
B 169	Hay Township .....	Mutual .....	Henry Eilber.....	Crediton.
B 171	Hopewell Creek .....	Mutual .....	A. J. Frank .....	New Germany
B 173	Howard Farmers' .....	Mutual .....	E. D. Mitton .....	Ridgetown.
B 175	Howick Farmers' .....	Mutual .....	W. S. McKercher ...	Wroxeter.
B 282	Huron Weather.....	Mutual .....	Chas. Monteith.....	Woodham.
B 178	Kent and Essex.....	Mutual .....	T. B. Harvey.....	Merlin.



INDEX B.—Register of Provincial Licensees, including all Companies so licensed or authorized to transact business at the date of publication.—*Concluded.*

Report Page.	Name of Company.	System.	Manager or Secretary	Post Office.
B 181	Lambton Farmers'.....	Mutual .....	W. G. Willoughby ...	Watford.
B 184	Lanark .....	Mutual .....	Peter Cavers.....	Perth.
B 187	Lennox and Addington .....	Mutual .....	W. R. Lott.....	Napanee.
B 190	Lobo Township.....	Mutual .....	J. Marsh.....	Ilderton.
B 192	London Township Farmers'....	Mutual .....	Edward Dann.....	London.
B 195	McGillivray .....	Mutual .....	W. T. Amos.....	Parkhill.
B 198	McKillop .....	Mutual .....	Thomas E. Hays.....	Seaforth.
B 200	Maple Leaf.....	Mutual .....	William Purves.....	Columbus.
B 16	Merchants .....	Stock.....	John H. C. Durham ..	Toronto.
B 58	Millers' and Manufacturers'....	Mutual and Stock..	C. H. C. Fortner ....	Toronto.
B 62	Monarch.....	Mutual and Stock..	A. M. Aletter .....	Toronto.
B 203	Nichol .....	Mutual .....	James Beattie.....	Fergus.
B 205	Nissouri.....	Mutual .....	E. J. Pearson.....	Kintore.
B 208	Norfolk.....	Mutual .....	N. Stanley Boughner.	Simcoe.
B 211	North Kent.....	Mutual .....	Walter H. Holmes...	Dresden.
B 213	Oneida Farmers' .....	Mutual .....	M. C. Senn.....	Caledonia.
B 285	Ontario Farmers' Weather....	Mutual .....	W. A. Wansbrough..	Grand Valley
B 215	Osgoode .....	Mutual .....	R. McLachlin .....	Kenmore.
B 217	Otter.....	Mutual .....	T. M. Cayley .....	Norwich.
B 220	Oxford Farmers' .....	Mutual .....	H. W. Sutherland...	Embro.
B 223	Peel and Maryborough.....	Mutual .....	Jas. McEwing.....	Drayton.
B 226	Peel County Farmers' .....	Mutual .....	J. J. Stewart.....	Brampton.
B 38	Perth .....	Cash-Mutual.....	Charles Packert.....	Stratford.
B 7	Policyholders' Mutual Life...	(Mutual and Auxiliary Joint Stock (7 Edw. VII., c. 116.)	A. M. Featherston...	Toronto.
B 229	Prescott Farmers'.....	Mutual .....	B. G. Parisien.....	Alfred.
B 296	Provident Assurance Company..	Stock.....	A. Maletter.....	Toronto.
B 232	Puslinch .....	Mutual .....	John Rae .....	Puslinch.
B 22	Queen City.....	Joint Stock.....	Hugh F. Creighton..	Toronto.
B 235	Saltfleet and Binbrook.....	Mutual .....	J. F. Felker .....	Stoney Creek
B 237	Southwold Farmers' .....	Mutual .....	John H. Sells.....	Shedden.
B 239	Sydenham .....	Mutual .....	T. J. Harkness.....	Owen Sound.
B 242	Thunder Bay .....	Mutual .....	A. McGillivray.....	Murillo.
B 244	Townsend Farmers'.....	Mutual .....	James Ross.....	Waterford.
B 246	Union Fire and Casualty Co....	Joint Stock.....	*R. W. Clewlo .....	Toronto.
	Usborne and Hibbert.....	Mutual .....	William A. Turnbull.	Kirkton.
B 248	Walpole Farmers'.....	Mutual .....	George L. Miller.....	Jarvis.
B 41	Waterloo .....	Cash-Mutual.....	L. W. Shuh .....	Waterloo.
B 251	Waterloo, North, Farmers'....	Mutual .....	Josiah Stauffer.....	Waterloo.
B 254	Wawanosh, West.....	Mutual .....	Thomas G. Allan....	Dungannon.
B 68	Wellington.....	Mutual and Stock.	John Davidson.....	Guelph.
B 288	Western Farmers' Weather....	Mutual .....	E. L. Sutherland...	Woodstock.
B 257	Westminster Township.....	Mutual .....	R. S. Nichol.....	Glanworth.
B 260	Williams, East.....	Mutual .....	John A. McLeish ....	Kerwood.
B 263	Yarmouth.....	Mutual .....	A. E. Bucke.....	St. Thomas.

\* Chief Agent.

## INDEX C.—Underwriters.

List of Underwriters registered to transact business in Ontario up to December 1st, 1920.

Aetna Fire Underwriters' Agency.  
 Britannic Underwriters' Agency.  
 British and Canadian Underwriters.  
 British Empire Underwriters' Agency.  
 Delaware Underwriters.  
 Duquesne Underwriters' Agency.  
 Exchange Underwriters' Agency.  
 Federal Underwriters', Limited.  
 Fidelity (Fire) Underwriters of New York.  
 Globe Underwriters' Agency.  
 Home Underwriters' Agency.

London Underwriters' Agency.  
 Merchants' Underwriters' Agency.  
 Minnesota Underwriters' Agency.  
 Montreal Underwriters' Agency.  
 New York Underwriters' Agency.  
 Nova Scotia Fire Underwriters' Agency.  
 Protector Underwriters.  
 Rochester Underwriters' Agency.  
 St. Lawrence Underwriters' Agency.  
 Sterling Fire Underwriters' Agency.  
 Winnipeg Fire Underwriters' Agency.

## INDEX D.—Insurance Brokers.

List of Insurance Brokers registered to transact business up to December 1st, 1920.

Davis Insurance Agency, Ltd., London.  
 Hardy, E. D., & Company, Ottawa.  
 Ireland, Aubrey, Toronto.  
 Irish & Maulson, Limited, Toronto.  
 Jones & Proctor Bros., Limited, Toronto.  
 Jones, Seneca & Son, Hamilton.  
 Lauder, William, Toronto.  
 Port Arthur Insurance and Vessel Agency, Limited, Port Arthur.

Reed, Shaw & McNaught, Toronto.  
 Ring, Charles Edward, Toronto.  
 Robertson, Percy, Toronto.  
 Ryan Agency, Limited, Toronto.  
 Toronto Insurance and Vessel Agency, Limited, Toronto.  
 Willis, Faber & Company of Ontario, Limited, Toronto.

## INDEX E.—Guarantee Companies.

List of Guarantee Companies whose bonds have by Order-in-Council of the Lieutenant-Governor of Ontario been authorized for acceptance in lieu of personal or private suretyship prescribed or required by Chapters 5 and 67 of 9 Edw. VII. and 62 Vict. (2nd Sess.), Chap. 12, s. 69; R.S.O. 1914, Chap. 190.

1. American Surety Company of N. Y.
2. Canadian Surety Company.
3. Dominion Gresham Guarantee and Casualty Co.
4. Dominion of Canada Guarantee and Accident Insurance Company.
5. Employers' Liability Assurance Corporation (Limited).
6. Globe Indemnity Company of Canada.
7. The Guardian Insurance Company of Canada, Montreal, Quebec.
8. Guarantee Company of North America.
9. Imperial Guarantee and Accident Insurance Company of Canada.

10. London and Lancashire Guarantee and Accident Company of Canada.
11. London Guarantee and Accident Company, Limited.
12. Maryland Casualty Company.
13. National Surety Company.
14. Ocean Accident and Guarantee Corporation, Limited.
15. Railway Passengers' Assurance Company of London, England.
16. Royal Indemnity Company.
17. United States Fidelity and Guaranty Company.
18. General Accident Assurance Company of Canada.





# APPENDIX TO THE REPORT (1920)

## OF THE SUPERINTENDENT OF INSURANCE

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The following is the correspondence referred to in the introduction to the report of the Superintendent relative to Fire Insurance Agents' Commissions.

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### I.

This letter was addressed to all Fire Insurance Companies registered for the transaction of Fire Insurance in Ontario.

DEPARTMENT OF INSURANCE,  
Toronto, December 2, 1920.

Dear Sir:—

RE AGENCY REPRESENTATION IN ONTARIO.

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The report of the Honourable Mr. Justice Masten as Insurance Commissioner contained, among others, a recommendation that,

"Since commissions are, in my opinion, excessive, and since it has so far proved impossible for the insurance companies themselves to effectually bring about an agreement limiting them, I suggest that unless before action is taken on this report the companies do agree upon some alternative, that the Legislature consider an enactment limiting the amount of fixed commissions which may be received or paid for the taking in Ontario of any application for insurance on property, or in respect to the placing out of Ontario of any insurance on property in Ontario."

The report was published in January, 1919, but up to the present time the companies have done nothing whatever to act on this recommendation. In the meantime the conditions referred to have not improved. Commissions paid to agents in Toronto have steadily increased, until at present rates as high as 30 per cent. of the premium are paid to local agents or canvassers, and overriding commissions on this rate paid to general agents or company managers.

The certainty that the public interest is suffering under existing conditions, and that without some intervention the managers of the companies are unable to deal with the situation, has compelled the Department to the conclusion that unless the companies adopt some voluntary and effective remedial measures forthwith the solution of the matter must be sought through legislation.

The Department has for some months given careful and intensive study to the problem, and has reached the conclusion that the legislation should take the form of the limiting of the remuneration that may be paid to insurance agents throughout Ontario to an amount not exceeding a flat rate of 15 per cent. of the premium on all classes of business, and that any company charges for supervision of agents, underwriting, inspection of risks, etc., must be paid by salary, or by salary and profit commission only; that no person may fulfil both functions of insurance agent and company supervisor.

Coupled with this suggestion is provision for the improvement of the agents' licensing system in such a manner as will restrict the issue of licenses to legitimate and *bona fide* agents, and thus prevent the payment of illegal and unearned commissions to unauthorized persons.

The purposes which the Department wishes to serve by the adoption of this plan are as follows:—

First, reduction of insurance rates to the assured; second, reduction of cost of acquisition of business to the companies; third, equal and fair remuneration for equal service to agents in all parts of Ontario; fourth, improved agency service to the public by competent and trustworthy agents.

A conference of companies has been decided upon, to consider and discuss the suggestions of the Department. The conference will be held at the office of the Superintendent of Insurance, Parliament Buildings, Toronto, on Thursday, December 16th, at 10.30 o'clock in the forenoon. You are invited to send a representative to this conference.

Opportunity will be given the commission-paid agents of companies to consider and discuss the proposal of the Department on some other occasion. *For the purpose of this conference, however, it is essential that the companies should be represented only by company managers (preferably Head Office officials) who are not commission-paid agents.*

A draft of the proposed legislation will be available for the consideration of the conference.

Will you please reply to this letter at your earliest convenience, giving me the name and official capacity of the person who will represent your company?

Yours faithfully,

V. EVAN GRAY,  
*Superintendent of Insurance.*

## II.

DEPARTMENT OF INSURANCE,

Toronto, February 1st, 1921.

Lyman Root, Esq.,  
President, Canadian Fire Underwriters' Association,  
Toronto, Ont.

Dear Sir:—

### RE REGULATION OF FIRE INSURANCE AGENTS' COMMISSIONS.

You are familiar with the contents of the letter addressed by this Department to the Fire Insurance Companies carrying on business in Ontario, under the date of 2nd December last, and with the proceedings of the meeting of Company Managers, which was held at the Parliament Buildings on the 16th of December last in pursuance of that letter. The introduction of the legislation forecasted in that letter has been delayed, in order that discussion of the matter might proceed and in the hope that a plan for regulation of commissions in Ontario might be found which would be acceptable to all companies. The Legislature has now convened, and the limit of postponement of the matter has been reached.

The Conference which the Department has had with company managers and agency representatives has induced it to hope that the following modification of original proposals might be acceptable to all concerned.

A. That the local and canvassing agent should be allowed a commission at a rate not exceeding 20 per cent. on all three-year business and mercantile buildings, and 15 per cent. on all other classes ("mercantile" here used means a risk rated as "mercantile" in the C.F.U.A. rating schedule).

Each of above rates of commission includes all agency expenses, such as possible exchange, advertising, solicitor's fees, personal, local license fees, clerk hire, rent, services in adjusting losses, under policies issued at the agency, or all other agency charges whatsoever, excepting only maps, map corrections, advertising as required by law, and local board expenses and taxes.

B. That each company carrying on business in Ontario may have one agency to whom additional remuneration may be paid for managerial and supervising duties by way of allowance other than commission, the amount of which allowance must be definitely fixed in advance by agreement between the company and such agency, and be payable to such agency and shown in the company's and agency's accounts entirely separate and distinct from the other commission charges; the company may define the extent and the nature of the duties to be performed by such agency, but not more than one such agency may be appointed in Ontario; Underwriters' Agencies which were members of the Canadian Fire Underwriters' Association on 31st December, 1920, are to be treated as companies for the purpose of this ruling, but no new or other Underwriters' Agency may be allowed to pay to any agent a greater remuneration than the amount of the gradual commission terms above quoted (15 and 20 per cent.).

By way of explanation I wish to call attention to the following features of these proposed agency rules:—

1. The terms above suggested are applicable to the City of Toronto as well as in all other parts of the Province. The agency provided for by paragraph (B) above may be located at any place in Ontario.

2. With the exception of the agent mentioned in paragraph (B) hereof, no salaried officer or employee of the company may receive a commission on premiums other than a profit commission.

3. It is the intention that the additional allowance provided for by paragraph (B) shall be limited to a reasonable remuneration for actual managerial and super-



vising expenses and duties, and should not provide any additional remuneration for services properly included under paragraph (A).

4. A company which has a Head Office or Branch Office in Ontario at which business is received from agents is not prohibited from having such an agency as is provided for under paragraph (B).

5. It is the wish and intention of the Department that the plan should apply to all companies equally, whether members of your association or not.

I desire to state very briefly the spirit in which this suggestion is offered. Controversy on this subject, especially as it concerns the City of Toronto, has continued long and fruitlessly. It is eminently in the interests of the Fire Insurance business and all concerned therewith that a settlement should be reached. The Department does not pretend that the above proposals are ideal, or that they cannot be abused by persons seeking to evade the spirit of the rules. On the other hand, it does believe that they are rules under which all companies and agents can live and seek business on a fair and free basis of competition; that they will stabilize the business; that they will prevent excessive commissions being paid to agents; that they will reduce the cost of acquisition of business.

I take the liberty of suggesting that you should submit these suggestions to a general meeting of your association, to be called at the earliest possible moment, for the following purposes:

First.—To determine whether or not these suggestions can be accepted and incorporated in the rules of your association.

Second.—To determine whether or not any means of enforcement of the rules can be devised by voluntary agreement of the companies.

Third.—To determine whether or not the associated companies desire to have the said rules enacted into legislation binding upon all companies.

In order that the position of the Department may not be misunderstood, I find it necessary to say that if no agreement is reached by the companies in which the Department can concur, the Department will proceed forthwith with the submission to the Legislature of such proposals as may seem necessary.

Yours faithfully,

V. EVAN GRAY,  
*Superintendent of Insurance.*

### III.

DEPARTMENT OF INSURANCE.

Toronto, February 2nd, 1921.

Lyman Root, Esq.,

President, Canadian Fire Underwriters' Association,  
Excelsior Life Building,  
Toronto, Ont.

Dear Sir:—

The Department's efforts to secure regulation of Fire Insurance Agents' Commission have had as their chief purpose the securing of lower fire premium costs through the reduction in the cost of acquisition of business to the companies. If the plan for regulation of commissions, which is outlined in my letter to you of this date, is adopted by the companies or enacted by the Legislature, I have every reason to believe that a reduction in the acquisition cost of business will accrue to the companies. It remains to secure that this advantage is passed on to the public through lower premium rates.

I appreciate the delicacy necessary in the approach of a Government Insurance Department to the question of Fire Insurance rates. It is farthest from the desire of the Department to intervene in rate regulation or to embarrass the companies in any way in the revision from time to time of any class or classes of rates which, experience shows, require adjustment either downward or upward. Nevertheless, the companies will have failed to do justice to the agents whose commissions are proposed to be regulated and to the insuring public unless they provide by rate adjustment for passing along to the public the advantage which will accrue.

There are other factors which render a reduction in Fire rates at the present time practicable and reasonable. The companies have enjoyed a very favourable experience in the last three years in fire losses, to which the constant improvement in fire protection equipment and methods, improved inspection and supervising service of both companies and agents, the improved public consciousness of the evil of fire waste, and the assistance of the Department of the Fire Marshal of Ontario in reducing the moral hazard, have all contributed.

For these reasons I venture to hope that your association will consider the time opportune to announce some decrease in Ontario premium rates, and thereby establish



the confidence of the Government and the insuring public in the administration of your rating bureau.

Will you please ask your association to consider this suggestion at the meeting which deals with my other communication of this date on the subject of the regulation of Fire Insurance Agents' commissions, and let me have a reply upon both questions.

Yours faithfully,

V. EVAN GRAY,  
*Superintendent of Insurance.*

#### IV.

#### CANADIAN FIRE UNDERWRITERS' ASSOCIATION,

Excelsior Life Building,  
Toronto, February 18th, 1921.

V. Evan Gray, Esq.,  
Superintendent of Insurance,  
Parliament Buildings,  
Toronto, Ont.

Dear Sir:—

I duly received your two letters of the 1st and 2nd instant, referring to Fire Insurance Agents' Commissions and to rates for Fire Insurance in Ontario.

I would advise that at a meeting of our Association, held in Montreal on the 15th instant, the subjects dealt with in these letters received an exceedingly thorough and careful consideration. In the first instance, the sense of the meeting was taken on the suggestions offered in the letter dated the 1st instant, dealing with commission, and with respect to which you ask the Association to determine on three propositions distinguished as "First," "Second" and "Third," the result being as follows:—

With respect to "First," it appeared that to a great majority of our members the suggestions made were not such as met their views.

With respect to "Second," the meeting determined that our Association should continue its efforts to arrive at an agreement that would be satisfactory to all companies.

With respect to "Third," our members feel that it is not desirable that any legislation should be enacted dealing with the rates of commission payable by companies.

Your second letter, dated the 2nd instant, was then taken up and very fully discussed. During this discussion the premiums and losses in Ontario, as shown in the Dominion Blue Book for the four years ending 1919 (1920 figures not yet being available) were referred to, showing the heavy average loss ratio of 58 per cent., in addition to which the increase of premium called for a considerable additional reserve.

After a careful study of the subject it appeared to our members that the question of rates would very properly be dealt with in our periodical review of profitable and unprofitable classes, and the matter was left in the hands of the committee that deals with this subject, to report to the Association in regular course.

I might add that practically the whole day was taken up in considering the various points in your letters, and the conclusions arrived at by our members had almost unanimous assent from the very large number present.

Yours truly,

LYMAN ROOT,  
*President.*







# REPORT

OF THE

## Registrar of Friendly Societies

---

TRANSACTIONS FOR THE YEAR 1919

PRINTED BY ORDER OF  
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO:

Printed and published by A. T. WILGRESS, Printer to the King's Most Excellent Majesty

1920

Printed by  
THE RYERSON PRESS.

*To His Honour* LIONEL HERBERT CLARKE, Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present the Report of the Registrar of Friendly Societies for the year ending 31st December, 1919.

*Respectfully submitted,*

W. E. RANEY,

*Attorney-General.*

Toronto, 15th May, 1920.



*To the Honourable W. E. RANEY, K.C., M.P.P.,  
Attorney-General, Toronto.*

SIR,—I have the honour to submit Report of the annual statements of Friendly Societies for the year ending 31st December, 1919. The form of these statements for the current year had been determined prior to my appointment to office and, therefore, it has not been possible to introduce any changes in the usual form of report. It is intended to revise the annual statement with a view to improving and simplifying the same and securing as far as possible uniformity in Provincial and Dominion statement forms.

Coincident with my appointment to office on 1st February, 1920, Dr. Frank Sanderson, F.F.A., F.A.S., was retained as consulting actuary to the Department. In this appointment your Government followed the precedent of the British Government, which provided in a similar manner for the strengthening of the supervision of Friendly Societies in England. The appointment has special importance to the fraternal insurance field, because of Dr. Sanderson's expert training and large experience in the insurance branch of fraternalism. He has in recent years been of special assistance to different societies in effecting readjustments of rates with satisfactory results. The Department is, therefore, better equipped than formerly to render helpful service in an effort to improve the standing of the societies under its supervision.

Before the war Friendly Societies were in a transition stage, both in regard to membership and financial status. An uncertainty in the public mind as to the permanency of the basis on which the insurance structure of the societies rested resulted in an annual decrease in the number of new members secured. Then the war and the influenza epidemics added disturbing influences. Some of the societies have met the situation by a readjustment of their rates, which placed the insurance fund on a basis actuarially sound, and these are now on the clear road to a development which will render a larger and better service than ever before. Others, however, have failed to meet the demands of their situation, and for them the future is still uncertain.

It should be said that the executive officers of the societies, almost without exception, have realized for some years the necessity of a readjustment of their insurance structure and the fact that postponement of the process merely added to existing difficulties. But in those instances where readjustments were defeated the general and controlling membership, having in mind the apparent present prosperity of their orders, have been willing to gamble on the present assets outlasting their individual need for protection, and they refuse to see the liabilities of the order mounting to the point of danger to all. Putting the case bluntly, the organized selfishness of the general membership has been willing to sacrifice the future of the order and the protection of new members to serve its own immediate purposes. This force has overpowered the leadership which the executives endeavoured to give.

This situation made necessary the intervention of the Legislature for the protection of new and prospective members and of the public generally.

In 1916 an amendment to the Ontario Insurance Act prescribed a compulsory valuation of outstanding insurance certificates of all societies as of the 31st December, 1917, to be followed by a series of triennial valuations of the insurance certificates. Provision was made for action by the Department if any society failed to maintain its financial position from valuation to valuation. These amendments are contained in chapter 36 of the statutes of 1916.

Unfortunately, the addition of section 78 (i) has rendered entirely ineffective whatever virtue was contained in the preceding sections providing for action by the Department by making their application contingent on the voluntary adoption of these provisions by the society before a fixed date. No society adopted the prescription of the legislative physician. The second of these valuations, made as of 31st December, 1920, will be due on or before the 30th June, 1921, and as the law now stands the Department will be powerless to take any action, whatever condition may be disclosed by the valuations.

In order that this situation may be met both in the interests of the societies and of the public, and in order that Friendly Societies generally may regain a large measure of public confidence and prospective members be properly safeguarded in insuring therein, it is desirable that the Insurance Act be further amended, first, to make provision for more effective valuations and reports of financial status than at present exist; and second, to prescribe regulations by which all registered Friendly Societies will attain full actuarial solvency within a reasonable time. The leaders of Friendly Societies generally recognize the necessity of this course of action, and, it is believed, will co-operate in securing it.

#### SEPARATION OF INSURANCE FUNDS.

Attention of the societies and of the public requires to be drawn to a condition which now exists in some societies reporting to this Department. Where it has proved impossible to effect immediate readjustments of rates to an approved actuarial basis some societies have adopted new rates applicable to new members joining after a fixed date and to old members voluntarily transferring to the new class. These rates are represented to the new members to be "adequate rates." In some cases, however, it has not been made clear either in the constitution or practice of the society whether the funds received from the new members are to be preserved for the absolute protection of the new members or not. In some cases new members may be misled into believing that by the differentiation in rates their position is being made secure as against the claims of old or other members, when, in fact, they are only contributing to a general insurance fund which possibly may not meet all the claims which will accrue against it under a continuation of the same policy. All societies which charge different rates to different classes of members must examine their rules and practice to make certain that the protection afforded to different classes is in accord with their representations to, and the understanding of, new and prospective members.

#### FOREIGN FRIENDLY SOCIETIES.

In 1919, an Act was passed by Parliament in amendment to the Dominion Insurance Act, which made special provision for fraternal societies and their attaining actuarial solvency. In this connection the legislation will be a valuable precedent for Ontario. An incident, however, of this Act, which had a far-reaching effect, was that fraternal societies were made subject to the general provisions of the Dominion Act affecting "companies." This includes, among others, section 11, which provides that:

"11. It shall not be lawful for

(a) Any Canadian company; or

(b) Any alien, whether a naturalized person or a foreign company within Canada, to solicit or accept any risk or to insure or deliver any receipt or policy of insurance, etc., etc. . . . .  
unless under a license from the Minister granted pursuant to the provisions of this Act."

The effect of this has been to require foreign friendly societies formerly licensed by Ontario to secure a license from the Dominion Department of Insurance, whether their operations were to be carried on throughout the Dominion or in Ontario only. In pursuance of this provision, The Maccabees, The Knights of Pythias, and The Royal Arcanum have surrendered their Ontario licenses and, having obtained a license at Ottawa, are now registered in Ontario as Dominion licensees.



The importance of this development requires a word in explanation of the history of the enactment. In 1916, upon a reference of certain questions to His Majesty's Privy Council by appeal from the Supreme Court of Canada, a judgment was delivered in what is known as "The Insurance Case," reported in 26 D.L.R. 288. This judgment declared certain sections of the Dominion Insurance Act to be *ultra vires* the Dominion Parliament, because they purported to regulate and control the business of insurance within the Provinces, the Court holding that insurance was not within the meaning of the term "The Regulation of Trade and Commerce" as used in the British North America Act. Reading this judgment in conjunction with others in recent company cases, the effect may be succinctly stated to be that the jurisdiction of the Dominion Parliament has been confirmed over corporations created by it, *qua* corporation, but that the Parliament has no authority to regulate or control the business of insurance within or between the Provinces, *qua* insurance. Notwithstanding this finding, a dictum was added in answer to one of the questions, that the Dominion Parliament might, by properly framed legislation, enact that all foreign companies, *qua* aliens, must secure a license to carry on business from Dominion authority.

The section above quoted, enacted in 1917, is the attempt of the Dominion Parliament to bring its legislation within the meaning of Lord Haldane's dictum. There is reason to believe that the form and effect of the enactment exceeds the extent of that which Lord Haldane intended to suggest, and that the legislation represents an encroachment of Dominion authority on the field of Provincial jurisdiction in insurance matters.

#### INTER-PROVINCIAL CONFERENCE.

With your approval and assistance an inter-provincial conference of Superintendents of Insurance has been called to meet in Winnipeg during the week beginning October 4th next. One of the subjects of discussion at the Conference is Provincial legislation governing the solvency of friendly societies. I am certain that an exchange of views and comparison of experience with other Provincial officers charged with similar responsibilities, and with leaders in fraternal insurance business who will be present at the Conference, will be of great value to the Ontario Department in planning a constructive programme for the future.

#### CONCLUSION.

I take this opportunity of expressing the confidence of the Department that friendly societies have well served a great purpose in the past in providing cheap insurance protection for their members, and that, besides continuing to act as a most valuable agent in preserving the solidarity of society and propagating the principles of fraternalism, they will successfully pass this transition period in their insurance activities and provide a most valuable and essential insurance protection at minimum cost.

V. EVAN GRAY,

*Superintendent of Insurance.*

Toronto, September 1st, 1920.



THE ANCIENT ORDER OF UNITED WORKMEN OF THE PROVINCE OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ontario.

Organized 18th February, 1879, and incorporated in Ontario 14th August, 1879.

The Executive officers of the Society at the 31st December, 1919, were as follows:

E. F. Drake, Grand Master Workman .....Ottawa.  
F. G. Inwood, Grand Recorder-Treasurer .....Toronto.

I. Currency of Insurance Certificates.

Amount covered by contracts other than endowments, or for sick or funeral benefits at 31st December, 1919, \$11,102,213.37.

II. Movement in Insurance Certificates.

(a) Contracts for endowments or benefit in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Number of contracts in force 31st December, 1918.....	11,768	11,427,583 00
Number of contracts taken during 1919 new or renewed.....	379	255,000 00
Add amount by which various certificates were increased during 1919.....		78,220 55
Gross number of contracts in force at any time in 1919.....	12,147	11,760,803 55

	Number.	Amount.		
Deductions :				
		\$ c.		
Contracts matured in 1919 .....	276	286,936 95		
Contracts lapsed in 1919 .....	477	371,153 23		
Contracts surrendered .....				
Reduction of Certificates .....		500 00		
Total deductions extended .....	753	658,590 18	753	658,590 18
Net contracts in force 31st December, 1919.....			11,394	11,102,213 37
No. of certificate holders in good standing .....			10,861	10,650,729 10
No. temporarily suspended.....			533	451,484 27
Grand total of certificate holders, 31st December, 1919 .....			11,394	11,102,213 37

III. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 677.  
Number of members who died during 1919, 6.  
Amount of Funeral Benefits paid in 1919, \$180.00.

**IV. Sick Benefits.**

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1919, 108.

Amount of benefits paid in 1919, in respect of sick members, \$2,459.77.

Number of weeks' sickness experienced in 1919, 555 5-7.

Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1919, \$16,184.35.

**V. Assets.**

Bonds, debentures, etc. ....	\$1,297,402 60
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Imperial Bank, Toronto, Beneficiary Fund .....	64,794 61
Imperial Bank, Toronto, General Fund .....	6,739 09
Imperial Bank, Toronto, Sick Fund .....	1,184 35
Assessments called, but not yet payable .....	40,960 00
Interest due and accrued .....	15,575 17
Total assets of Life Insurance Fund (not extended), \$1,391,475.52.	
"    Sick and Funeral Fund (not extended), \$16,512.61.	
"    General and other Funds (not extended), \$20,017.19.	
All other assets .....	1,349 50
Total assets .....	<u>\$1,428,005 32</u>

**VI. Liabilities.**

Amount of claims supposed or reported, or unadjusted .....	\$26,794 86
Amount of all other liabilities .....	36 00
Total liabilities .....	<u>\$26,830 86</u>

**VII. Miscellaneous.**

Actions or proceedings instituted by or against the Society during 1919: None.

Assessments are made for purposes of life insurance certificates monthly.

Twelve such assessments were made in 1919, each being payable on or before the last day of the month for which levied.

Registers are kept for the purpose of insurance certificates or benefits.

The society's accounts were audited quarterly during 1919:

Names and addresses of the auditors for 1919, were as follows:

Special Auditors: Charles G. Knott and A. E. Hagerman, Toronto, Ontario.

Certain changes were, during 1919, made in the Constitution and Rules, in relation to insurance certificates and benefits.

Amount of bond of Master Workman, \$5,000.00.

Amount of bond of Recorder-Treasurer, \$20,000.00.

Number of certificate holders in Ontario, 31st December, 1919, 11,394.

Amount of insurance in force in Ontario at 31st December, 1919, \$11,102,213.37.

Number of members in Ontario who died during 1919, 276.

Amount of death benefits paid to Ontario members during 1919, \$316,533.34.

VIII. Cash Receipts.

Cash balance from 1918 (not extended), \$46,798.10.

Cash received during 1919 from:

Supplies .....	\$160 22
Assessments .....	473,301 19
Per capita tax .....	23,368 80
Changing certificates, etc. ....	78 50
Interest .....	62,157 71
Refund cheque .....	3 00
Cash received from repayment of investments (not extended), \$26,633.09.	
Total receipts .....	<u>\$559,069 42</u>

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Fraternal association .....	\$45 00
Law costs .....	45 00
Registration fee .....	25 00
Expenses of Biennial meeting .....	2,238 80
Rent of drawer, Trust Company .....	40 00
Organization expenses .....	5,167 36
Travelling expenses .....	323 78
Rent, light, heat and taxes .....	756 45
Salaries, officers' and auditors' and actuary's fees .....	5,684 76
Medical examiner's salary and expenses .....	560 25
Clerk hire .....	5,810 00
Official Journal .....	2,397 92
Printing, stationery and advertising .....	1,385 60
Postage, telegrams and express .....	688 16
Business tax .....	145 35
Premiums for guaranteeing lodge officers .....	310 01
Other management expenses .....	74 53
Total expenses of management .....	<u>\$25,697 97</u>

(b) Miscellaneous Expenditure.

Life insurance claims paid .....	316,533 34
Funeral benefits .....	180 00
Sick benefits .....	2,459 77
For investments (not extended), \$214,911.48.	
Total expenditure .....	<u>\$344,871 08</u>



Schedule by ages of membership, amount of insurance, etc., at 31st December, 1919.

Attained ages.	Number of Members. Col. 1	Amount of Insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	326	220,278 48	198 47	1	503 54
25-29.....	452	340,693 32	348 72	2	1,242 61
30-34.....	522	402,632 94	469 35	1	503 60
35-39.....	684	523,050 25	707 66	2	1,403 83
40-44.....	942	767,009 65	1,228 61	5	4,030 42
45-49.....	1,096	993,490 23	1,916 46	8	6,178 46
50-54.....	1,439	1,441,082 35	3,431 68	19	21,034 19
55-59.....	1,798	1,951,757 35	5,941 77	31	34,037 95
60-64.....	1,943	2,175,908 46	8,629 93	52	51,296 42
65-69.....	1,325	1,409,112 69	7,545 11	65	72,712 38
70-74.....	561	582,314 40	4,406 46	35	35,448 21
75-79.....	235	228,254 74	2,374 47	38	40,429 53
80-84.....	53	52,274 41	797 70	14	13,817 46
85 and over.....	18	14,354 10	249 18	3	4,298 35
Totals .....	11,394	11,102,213 37	38,245 57	276	286,936 95

THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, 7 Hughson Street, S., Hamilton, Ont.

Organized, 28th March, 1887, and incorporated in Ontario, 1st June, 1887.

The Executive officers of the Society at the 31st December, 1919, were as follows:

John Davidson, Grand Councillor .....Toronto.  
A. W. Richardson, M.D., Grand Vice-Councillor .....Kingston.  
Dr. J. W. Edwards, Past Grand Councillor .....Cataraqui.  
Wm. F. Montague, Grand Recorder and Acting Treasurer..Hamilton.  
John L. Archer, Grand Representative .....Toronto.  
Wm. Benson, Grand Representative .....Toronto.  
Albert Chevalier, Grand Representative .....Montreal.  
James B. Ferguson, Grand Representative .....Ottawa.

I. Currency of Insurance Certificates.

Amount covered by endowment contracts—None.  
Amount covered by insurance at 31st December, 1919, \$24,906,926.80.

II. Movement in Insurance Certificates.

(b) Contracts for insurance, other than Endowments, sick or Funeral Benefits.

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1918 .....	28,189	25,352,737 92
Add contracts taken 1919, new and renewed .....	1,084	653,500 00
Add amount by which various certificates were increased during 1919. ....		750 00
Gross number and amount of contracts on foot at any time during 1919 .....	29,273	26,006,987 92
	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1919.....	395	372,635 40
Contracts lapsed in 1919 .....	1,000	610,012 00
Contracts surrendered in 1919 .....	104	36,750 00
Add to above deductions the amount by which various certificates still on foot were reduced in 1919.....		80,663 72
Total deductions.....	1,499	1,100,061 12
Net contracts on foot 31st December, 1919 .....	27,774	24,906,926 80
Number of certificate holders in good standing at 31st December, 1919 .....	27,520	24,749,445 80
Temporarily suspended .....	254	157,481 00

### III. Funeral Benefits.

The Grand Council undertakes Funeral Benefits.

The total membership of this branch, 31st December, 1919, 7,308.

Number of members who died during 1919, 83.

The total amount of funeral benefits paid during 1919, \$4,400.00.

The total amount of cash standing to credit of Funeral Benefit Fund, \$138,166.53.

### IV. Sick Benefits.

The Grand Council undertakes Sick Benefits—

Number of members who received Sick Benefits during 1919, 1,429.

The total amount of Sick Benefits paid in 1919, \$31,566.75.

The number of weeks' sickness experienced in 1919, 8,037 2-7.

Total amount of cash standing to the credit of the Sick Benefit Fund at 31st December, 1919, was \$138,166.53.

The number of females who received benefits in respect of sickness during 1919, was 405, and the average weeks of illness, 7.

The number of males who received benefits in respect of sickness during 1919, 1,024, and the average weeks of illness, 5.09.

### V. Assets.

Bonds, debentures and securities .....	\$1,180,321 26
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Bank of Hamilton, Hamilton, Ont., Life Insurance Fund Account..	40,273 22
Bank of Hamilton, Hamilton, Ont., Sick Benefit Fund Account ....	6,905 99
Bank of Hamilton, Hamilton, Ont., General Fund .....	9,246 43
Bank of Hamilton, Hamilton, Ont., Guarantee Fund .....	1,000 00
Bank of Hamilton, Hamilton, Ont., Child Insurance Fund .....	1,181 04
Dues and assessments called, but not yet payable, estimated at .....	39,611 78
Interest due and accrued .....	37,502 23
Amount due under liens on certificates <i>re</i> errors in age .....	4,317 43
Outstanding accounts, less provision for bad debts .....	1,821 31
Per capita tax of last month of 1919, estimated at .....	2,700 00
Supplies, etc., in stock .....	3,917 32
Office furniture, etc., less amount written off for depreciation .....	1,208 69
Total assets of Life Insurance Fund (not extended) ...	\$1,141,807 04
Total assets of Sick and Funeral Fund .....	146,903 50
Total assets of Guarantee Fund .....	1,067 99
Total assets of General and other Funds .....	39,460 12
Total assets of Child Insurance Fund .....	1,274 86
Other assets (detailed in memo.) .....	506 81
Total assets .....	<u>\$1,330,513 51</u>



**VI. Liabilities.**

Amount of claims supposed .....	\$70,627 00
All other liabilities .....	2,091 82
	<hr/>
Total liabilities .....	\$72,718 82
	<hr/>

**VII. Miscellaneous.**

Actions instituted by or against the Grand Council during 1919: None.

Assessments are made for purposes of insurance certificates monthly, and are payable 30 days before the first day of each month, without notice; twelve of such assessments were made during 1919.

The Society's books were duly audited on February 10th, April 14th, August 11th, and October 27th, 1919.

The following books of record and account are kept for purposes of insurance certificates or benefits. Life Insurance Registers, Sick Benefit Certificate Registers, Registers of Claims, Bonds, etc., Cash Books, Daily Balance Book, Ledgers, Journal, Quarterly Report Book, Book of Statistics, Statistical Cards, and Card Ledgers.

The names and post office addresses of the auditors for 1919 were as follows: Chas. L. Bass, Toronto; A. M. Legg, London.

No changes were, during 1919, made in the organization or management of the Society, in relation to insurance certificates or benefits.

Certain changes were, during 1919, made in the Constitution and Laws, in relation to insurance certificates or benefits.

Amount of bonds of Grand Secretary, \$7,000.00.

Number of members in Ontario at 31st December, 23,288.

Number of certificate holders in Ontario at 31st December, 1919, 23,288.

Amount of insurance in force in Ontario at 31st December, 1919, \$21,448,356.80.

Number of members in Ontario who died during 1919, 349.

Amount of death benefits paid to Ontario members during 1919, \$392,037.83.

Amount of disability benefits paid to Ontario members during 1919, \$77,609.72.

**VIII. Cash Receipts.**

Cash balance from 1918 (not extended), \$70,034.67.

Cash received during 1919 from:

Assessments in Life Insurance Department .....	\$431,616 07
Assessments in Sick Benefit Department .....	38,195 75
Assessments in Child Insurance Department .....	804 56
Per capita tax .....	35,028 31
Supplies sold and certificate fees, etc. ....	2,999 21
Interest .....	73,984 02
Premium for guarantee of lodge officers .....	762 57
Other sources .....	336 05
Cash received from investments (not extended), \$364,711.77.	
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Total receipts ..... \$583,726 54

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## IX. Cash Expenditure.

## (a) Expenses of Management.

Cash paid during 1919 for:

Fees to Canadian Fraternal Association .....	\$65 00
Commission and organization account .....	11,068 06
Expenses of annual or biennial meeting .....	16,946 05
Registration fees .....	225 00
Investigation of claims, etc. ....	1,400 95
Supplies bought .....	2,106 17
Office furniture .....	77 05
Travelling expenses .....	613 99
Rent and heat, etc. ....	832 92
Managing officers' salaries and officers' and auditors' fees .....	6,775 87
Medical examiner's salary and expenses .....	2,165 59
Clerk hire .....	6,652 30
Official journal .....	1,762 59
Printing .....	1,847 14
Postage, telegrams and express .....	1,986 72
Premiums for guarantee of grand officers .....	26 00
Other expenses of management .....	347 86

Total expenses of management .....	\$54,899 26
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## (b) Miscellaneous Expenditure.

Life insurance claims other than endowments .....	428,367 36
Funeral benefits .....	4,400 00
Sick benefits .....	31,566 75
Total disability benefits .....	79,163 72
Gratuities to hospital cot boards .....	700 00
All other expenditure .....	8 00
Cash paid for investments (not extended), \$300,761.21.	

Total expenditure .....	\$599,105 09
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1919.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	1,246	805,249 00	714 41	8	5,500 00
25-29.....	1,633	1,132,987 00	1,045 95	9	6,000 00
30-34.....	2,176	1,558,969 00	1,558 40	15	11,500 00
35-39.....	2,636	1,955,974 00	2 157 02	18	14,500 00
40-44.....	3,413	2,736,638 00	3,239 00	22	16,600 00
45-49.....	3,753	3,483,631 28	4,406 54	28	26,588 00
50-54.....	3,859	3,757,518 00	5,189 76	43	43,465 00
55-59.....	3,473	3,531,353 06	5,418 07	37	35,620 00
60-64.....	2,523	2,731,764 14	4,651 04	61	61,361 00
65-69.....	1,481	1,678,993 00	3,239 60	59	64,206 80
70-74.....	841	986,373 87	2,218 17	50	52,847 80
75-79.....	438	372,036 49	1,256 98	42	33,346 80
80-84.....	46	16,756 39	144 39	2	700 00
85 and over.....	2	1,202 57	7 05	1	400 00
Totals.....	27,520	24,749,445 80	35,246 38	395	372,635 40

THE ORDER OF CANADIAN HOME CIRCLES.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Richmond Street East, Toronto.

Organized 2nd October, 1884; incorporated in Ontario, 28th October, 1885.

The Executive officers of the Society at the 31st December, 1919, were as follows:

R. W. Hawkins, Supreme Leader ..... Brownsville.  
V. A. Sinclair, M.A., L.L.B., Supreme Vice-Leader ..... Tillsonburg.  
J. M. Foster, B.A., Supreme Secretary ..... Toronto.  
W. B. Graham, Supreme Treasurer ..... Toronto.  
N. Somerville, M.A., Supreme Solicitor ..... Toronto.  
A. T. Hobbs, M.D., Supreme Medical Examiner ..... Guelph.  
Dr. T. S. Boyle, Supreme Past Leader ..... Windsor, N.S.

I. Currency of Insurance Certificates.

- (a) Contracts for endowments or for benefits in the nature thereof, \$2,179,574.00.  
(b) Contracts for insurance other than endowments, \$4,183,728.00.

II. Movement in Insurance Certificates.

(a) *Contracts for Endowments or for Benefits in the nature thereof.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1918 .....	3,810	2,243,291 50
Add contracts taken during 1919, new or renewed.....	58	22,750 00
Gross number and amount of contracts on foot at any time during 1919	3,868	2,266,041 50
Deductions :		
	Number.	Amount.
		\$ c.
Contracts matured in 1919 by death ....	75	44,255 87
Contracts lapsed in 1919.....	93	39,202 50
Contracts matured during 1919 (endow- ment) and total disability .....		3,009 13
Amount by which various certificates on foot were reduced.....		
Total deductions extended.....	168	86,467 50
Net endowment contracts on foot at 31st December, 1919.....	3,700	2,179,574 00



(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1918 .....	5,581	4,326,550 50
Add contracts taken during 1919, new or renewed.....	62	26,750 00
Gross number and amount of contracts on foot at any time during 1919	5,643	4,353,300 50
	Number:	Amount.
Deductions:		
		\$ c.
Contracts matured in 1919 by death ....	104	82,745 00
Contracts lapsed in 1919.....	137	86,827 50
Amount by which various certificates on foot were reduced.....		
Total deductions extended.....	241	169,572 50
	241	169,572 50
Net insurance contracts .....	5,402	4,183,728 00
Number of certificate holders in good standing on 31st December, 1919 .....	5,337	6,287,802 00
Number of certificates temporarily suspended.....	65	75,500 00
Grand total of certificate holders 31st December, 1919.....	5,402	6,363,302 00

III. Funeral Benefits.

The Order has no Funeral Benefit Department.

IV. Sick Benefits.

Number of members in Sick Benefits Department, 237.  
Sick benefits are undertaken by the Supreme Body only.  
Number of members who received sick benefits during 1919, 50.  
Amount of benefits paid to sick members, \$1,072.00.  
Number of weeks' sickness experienced in 1919, 268.  
Total amount of cash to credit of fund, 31st December, 1919, \$5,765.02.

V. Assets.

Cash value of bonds and debentures .....	\$685,998 62
Cash on hand .....	3,250 00
Cash on deposit to Society's credit, not drawn against, in the following chartered bank:	
Dominion Bank, Toronto, Ont. ....	24,092 75
Dues and assessments called, but not yet payable .....	20,041 76
Interest due and accrued .....	7,742 61
Amount of liens on certificates in force .....	92,869 01
All other assets .....	1,255 46
Total assets Life Insurance Fund (not extended) .....	\$730,218 03
Total assets Endowment Fund (not extended) .....	96,538 94
Total assets Sick and Funeral Fund (not extended) ...	5,984 80
Total assets General and other Funds (not extended) ..	2,508 44
Total assets .....	\$835,250 21

**VI. Liabilities.**

Amount of admitted claims .....	\$4,001 08
Amount of claims supposed or reported or unadjusted .....	3,876 50
Other liabilities .....	1,097 25
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Total liabilities .....	\$8,974 83
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**VII. Miscellaneous.**

Actions or proceedings instituted or prosecuted by or against the Society during 1919.—None.

Assessments are made monthly.

Twelve assessments were made during 1919, each being payable the first day of each month.

The Society's accounts were audited in April, August, and October, 1919, and January, 1920.

The books of record kept for purposes of insurance certificates are: Register of Certificates issued, Register of Circle Membership, Ledgers, Cash Books, etc.

Names and addresses of the auditors for 1919 were as follows: J. L. Buck, Port Rowan, and W. P. Goodman, Toronto.

No changes were made in the Constitution during 1919.

Amount of bonds of Supreme Secretary, \$10,000.00.

Amount of bond of Supreme Treasurer, \$3,000.00.

Number of members in Ontario 31st December, 1919, 4,964.

Amount of insurance in force in Ontario at 31st December, 1919, \$5,891,622.00.

Number of members in Ontario who died during 1919, 99.

Amount of death benefits paid Ontario members during 1919, \$121,190.23.

Amount of disability benefits paid to Ontario members during 1919, \$2,644.13.

**VIII. Cash Receipts.**

Cash balance from 1918 (not extended), \$40,061.17.

Cash received during 1919 from:

Application fees .....	\$107 50
Assessments .....	224,119 81
Per capita tax and levies .....	10,428 18
Supplies sold .....	102 15
Interest and dividends .....	34,202 13
All other sources .....	3,718 84
Repayment of loan (not extended), \$46,323.96.	
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Total receipts .....	\$272,678 61
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IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:	
Commission and organization expenses .....	\$2,141 16
Registration fees .....	25 00
Supplies bought .....	446 19
Investigation of claims .....	174 79
Expenses of annual or biennial meeting .....	1,517 75
Travelling expenses .....	93 30
Rent, light and taxes .....	758 55
Salaries, officers, auditors .....	3,700 00
Clerk hire .....	1,949 25
Medical examiner, salary and expenses .....	95 00
Official journal .....	923 52
Printing, stationery and advertising .....	179 25
Postage, telegrams and express .....	475 93
Premiums for guarantee of lodge officers .....	50 00
Other management expenses (detailed in memo.) .....	259 47
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Total expenses of management .....	\$12,789 16

(b) Miscellaneous Expenditure.

Endowments benefits .....	1,301 51
Life insurance claims other than endowments .....	126,066 73
Sick benefits .....	1,072 00
Total disability benefits .....	3,009 13
For investments (not extended), \$187,482.46.	
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Grand totals .....	\$144,238 53

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1919.

Attained ages.	Number of members.  Col. 1	Amount of insurance.  Col. 2	Amount of monthly payments.  Col. 3	Number of deaths during year.  Col. 4	Death losses incurred during year.  Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	61	52,500 00	47 90	.....	.....
25-29.....	132	118,000 00	121 18	1	2,000 00
30-34.....	282	273,500 00	317 12	1	1,000 00
35-39.....	424	442,700 00	592 75	1	1,000 00
40-44.....	535	571,290 00	913 58	8	7,000 00
45-49.....	693	774,910 00	1,489 17	2	1,500 00
50-54.....	861	987,330 00	2,355 88	4	3,500 00
55-59.....	844	1,077,130 00	3,191 56	18	25,000 00
60-64.....	717	940,004 00	3,576 42	17	18,900 00
65-69.....	475	617,580 00	3,056 39	19	22,840 00
70-74.....	254	351,215 00	2,301 29	16	23,500 00
75-79.....	99	130,093 00	1,115 52	15	21,850 00
80-84.....	19	21,600 00	265 14	1	300 00
85 and over.....	6	5,450 00	90 10	1	1,100 00
Totals.....	5,402	6,363,302 00	19,434 00	104	129,490 00



THE ODDFELLOWS' RELIEF ASSOCIATION OF CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, King Street, Kingston, Ont.

Organized 9th May, 1874; incorporated 16th April, 1875.

The Executive officers of the Society at the 31st December, 1919, were as follows:

William F. Nickle, President .....Kingston.  
Henry White, Vice-President .....Port Hope.  
Fred. S. Evanson, Secretary-Treasurer .....Kingston.

II. Movement in Insurance Certificates.

(a) Contracts for Endowments or for benefits in the nature thereof.—None.

(b) Contracts for Insurance other than Endowments.

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1918 .....	23,680	28,337,250 00
Add contracts taken during 1919, new or renewed.....	481	571,000 00
Add amount by which various certificates were increased during 1919.....		1,000 00
Gross number and amount of contracts on foot at any time during 1919	24,161	28,909,250 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1919.....	292	380,500 00
Contracts lapsed in 1919.....	2,870	3,143,000 00
Contracts cancelled in 1919.....	1	1,000 00
Contracts surrendered in 1919 .....	2	2,000 00
Add to above deductions the amount by which various certificates still on foot were reduced during 1919 .....		31,000 00
Total deductions extended.....	3,165	3,557,500 00
Net contracts on foot at 31st December, 1919.....	20,996	25,351,750 00

III and IV. Sick and Funeral Benefits.—None.

V. Assets.

Cash value of bonds, debentures, etc. ....	\$1,863,957 38
Cash on hand .....	197 47
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Standard Bank, Kingston, Ont. ....	70,173 89
Montreal Bank, Kingston, Ont. ....	4,573 12
Royal Bank, Quebec .....	5,000 00

Dues and assessments called, but not yet payable .....	\$24,069 45
All other assets .....	7,066 22
Total assets .....	<u>\$1,975,037 53</u>

#### VI. Liabilities.

Amount of claims admitted by Society .....	\$53,083 33
Total liabilities .....	<u>\$53,083 33</u>

#### VII. Miscellaneous.

Actions instituted against the Society in 1919: None.

Twelve assessments were made during 1919, on the 15th day of each month.

The books and accounts were audited during the year, monthly.

Names and post office addresses of the auditors of 1919: John Nicolle, J. G. Ettinger, Kingston, and O. V. Bartels, Kingston.

The following books are kept by the Society: Cards of Membership and Insurance; Record by Book Form of Membership and Insurance; Registers of Agency and Individual Accounts; Registers of Certificates cancelled through deaths, lapses, withdrawals, etc.; Register of Disability Claims (paid or rejected); Cash Book; Ledger and Journal.

No changes were made in the management or system during 1919.

Certain changes were made, during 1919, in the Constitution and Rules, in relation to insurance certificates or benefits.

Amount of bond of Secretary-Treasurer, \$10,000.00.

Number of members in Ontario at 31st December, 1919, 12,273.

Number of certificate holders in Ontario at 31st December, 1919, 12,273.

Number of members in Ontario who died during 1919, 176.

Amount of insurance in force in Ontario at 31st December, 1919, \$14,668,750.00.

Amount of death benefits paid to Ontario members during 1919, \$253,664.83.

Amount of disability benefits paid to Ontario members during 1919, \$3,000.00.

#### VIII. Cash Receipts.

Cash balance from 1918 (not extended), \$63,271.57.

Cash received during 1919 from:

Assessments .....	\$570,577 75
Per capita and levies .....	40,242 41
Interest .....	89,250 60
All other sources .....	410 35
Repayment of investments (not extended), \$122,917.86.	

Total cash receipts .....	<u>\$700,481 14</u>
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IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:	
Commission and organization expenses .....	\$6,230 17
Law costs .....	206 46
Registration (Ontario, \$25) .....	340 00
Annual meeting .....	1,913 45
Supplies bought .....	246 79
Travelling expenses .....	3,236 09
Rent, heat and taxes .....	2,087 47
Salaries, officers' and auditors' fees .....	17,386 40
Medical examiners' salary and expenses .....	1,009 50
Printing, stationery and advertising .....	2,623 75
Postage, telegrams, telephone and express .....	2,296 02
Directors .....	463 53
Premiums for guarantee of lodge officers .....	225 43
Commissions on collections of assessments .....	35,451 99
Commissions on levies .....	2,517 70
Commission on fees .....	55 50
Canadian Fraternal Association .....	60 00
Other management expenses (detailed in memo.) .....	1,074 82
Total expenses of management .....	
\$77,425 07	

(b) Miscellaneous Expenditure.

Life insurance claims other than endowment .....	429,740 67
Total disability benefits .....	4,500 00
Expenditure other than foregoing .....	904 50
Investments (not extended), \$303,728.97.	
Total expenditure .....	
\$512,570 24	

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1919.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$	\$ c.		\$ c.
16-24.....	83	94,500 00	122 53	.....	.....
25-29.....	674	696,500 00	836 57	9	11,970 35
30-34.....	1,999	2,130,750 00	2,677 43	22	24,908 94
35-39.....	3,237	3,586,000 00	4,959 27	20	20,404 56
40-44.....	3,569	4,049,750 00	6,160 81	26	31,700 52
45-49.....	3 403	4,044,000 00	6,683 58	34	44,335 69
50-54.....	2,814	3,540,750 00	6,198 73	25	29,781 05
55-59.....	2,270	3,052,750 00	5,763 31	34	45,372 85
60-64.....	1,488	2,081,250 00	4,258 28	33	51,000 00
65-69.....	822	1,174,500 00	2,759 27	39	54,236 84
70-74.....	414	584,500 00	1,461 41	16	24,459 23
75-79.....	163	237,250 00	659 42	15	17,000 00
80-84.....	50	68,250 00	212 46	16	20,500 00
85 and over.....	10	11,000 00	36 73	3	3,500 00
Totals.....	20,996	25,351,750 00	42,789 80	292	379,170 03

NOTE:—Included in above are 20 Payment Life Certificates, amounting to \$464,000.



THE HIGH COURT OF THE CANADIAN ORDER OF FORESTERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, 8½ Market Street, Brantford, Ontario.

Organized 25th November, 1879, and incorporated in Ontario 1st December, 1879.

The Executive officers of the Society at the 31st December, 1919, were as follows:

J. A. A. Brodeur, High Chief Ranger .....	Montreal, Que.
F. H. Davidson, High Vice-Chief Ranger .....	Winnipeg, Man.
Alf. Van Someren, High Secretary .....	Brantford, Ont.
A. R. Galpin, High Treasurer .....	Brantford, Ont.
M. D. Carroll .....	Montreal, Que.
J. A. A. Brodeur ..	Montreal, Que.
J. A. Stewart, M.P...	Perth, Ont.
F. H. Davidson ....	Winnipeg, Man.
E. J. Freyseng .....	Toronto, Ont.
Blake Miller .....	Aylmer, Ont.
Dr. E. W. Moles ....	Norwich, Ont.

I. Currency of Insurance Certificates.

Amount covered by contracts other than for Endowment or for Sick and Funeral Benefits, \$77,076,250.00.

II. Movement in Insurance Certificates.

(a) Contracts for Endowments or for Benefits in the nature thereof: None.

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1918 .....	78,605	78,545,000 00
Add contracts taken during 1919, new or renewed Reinstatements...	2,592	2,426,500 00
Add amount by which various certificates were increased during 1919	365	358,000 00
Gross number and amount of contracts on foot at any time during 1919	81,562	81,329,500 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1919.....	1,096	1,087,532 49
Contracts lapsed and cancelled in 1919.	3,370	3,165,717 51
Total deductions extended.....	4,466	4,253,250 00
Net contracts in force 31st December, 1919.....	77,096	77,076,250 00

III. Funeral Benefits.

The Funeral Benefits are undertaken by the High Court and the Subordinate Courts, and the total membership of this department was, at the 31st December, 1919, 50,516.

Number of members of the society who died during 1919, 771.

The total amount of Funeral Benefits paid in 1919, High Court, \$38,550.60; Subordinate Courts, \$4,896.60.

The total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1919, was: High Court, \$524,832.92; Subordinate Courts, \$162,025.30.

IV. Sick Benefits.

The Sick Benefits are undertaken by the High Court and Subordinate Courts.

Number of claims for Sick Benefits during 1919, 7,123.

Total amount of Sick Benefits paid in 1919, High Court, \$186,704.53; Subordinate Courts, \$24,059.51.

Number of weeks' sickness experienced in 1919, 42,424 6-7.

Amount paid for medical attendance during 1919 (subordinate), \$9,727.88.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1919. See under Funeral Benefits.

V. Assets.

Cash value of real estate (office premises) .....	\$13,523 24
Cash value of bonds, debentures and other securities, as per list enclosed .....	6,536.745 44
Actual cash on hand, as per audit statement, 31st December, 1919 .....	\$162,025 30
(Cash mentioned in above item is held by Treasurers and Trustees of Subordinate Courts.)	
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Standard Bank, Brantford (current account) .....	98,738 92
Standard Bank, Brantford (current account) .....	71,869 13
Royal Bank, Quebec .....	5,000 00
Union Bank, Winnipeg (current account) .....	26,826 79
Union Bank, Winnipeg (current account) .....	3,591 15
Interest due and accrued .....	100,817 82
Office furniture and fixtures .....	9,565 09
Total assets Life Insurance Fund (not extended) .....	\$6,306,956 40
Total assets of Sick and Funeral Fund (not extended) ....	536,632 85
All other assets .....	5,670 52
<hr/>	
Total assets .....	\$6,872,348 10
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**VI. Liabilities.**

Amount of claims admitted .....	\$56,605 33
Amount of claims supposed or reported or unadjusted .....	106,250 00
Amount of Sick and Funeral Benefit claims, standing unpaid or un- adjusted .....	4,141 38
Amount of all other liabilities .....	21,296 55
	<hr/>
Total liabilities .....	\$188,293 26
	<hr/>

**VII. Miscellaneous.**

Suits instituted against the Society during 1919:

Estelle Louise Bright vs. C.O.F., Supreme Court of Ontario, \$1,000.00. Judgment was given dismissing the action with costs.

Emma Jane Walter vs. C.O.F., Supreme Court of Ontario, \$1,000.00. Action is now on for trial at Toronto, on February 10th, 1920.

Agnes Greenfield vs. C.O.F., County Court, County of Brant, \$500.00. Case was dismissed with costs.

Rhoda Elizabeth Wyld vs. C.O.F., Supreme Court of Ontario, \$1,000.00. Case was dismissed without costs.

Assessments for purposes of life insurance certificates are made monthly.

Twelve assessments were made in 1919, payable on or before the first day of each month for the next succeeding month.

The Society's accounts were, during 1919, daily audited by resident auditors.

The following books of record or account are kept for purposes of insurance certificates or benefits: Cash Book, Record Books, Certificate Registers, Insurance and Sick and Funeral Benefit Ledgers.

Names and post office addresses of the auditors for 1919 were as follows: W. L. Roberts, Brantford and J. P. Hoag, Toronto, Ont.

Certain changes were made during 1919 in the Constitution in relation to insurance certificates and benefits.

Amount of High Secretary's bond, \$60,000; High Court Treasurer's bond, \$75,000.00.

Number of certificate holders in Ontario at 31st December, 1919, 39,139.

Amount of insurance in force in Ontario at 31st December, 1919, \$39,307,750.00.

Number of members in Ontario who died during 1919, 558.

Amount of death benefits paid to members during 1919, \$559,961.83.



## VIII. Cash Receipts.

Cash balance from 1918 (not extended), \$6,555,103.31.

Cash received during 1919:

	High Court.	District High Courts.	Subordinate Courts.
Application and initiation fees .....	.....	.....	\$5,956 05
Dues .....	.....	.....	128,557 84
Assessments .....	\$853,686 26	.....	.....
Per capita tax .....	94,552 40	\$10,106 25	.....
Fees .....	4,133 75	1,029 25	.....
Insurance levies .....	275,552 00	7,132 50	.....
General Fund levies .....	36,204 00	.....	.....
Supplies sold .....	1,349 62	385 38	.....
Premiums for guarantee bonds .....	1,756 50	206 50	.....
Interest .....	352,241 38	18 75	.....
Other sources .....	3,062 69	1,868 65	103,912 47
Cash received from investments (not extended), \$188,641.17.			
Totals .....	\$1,622,538 60	\$20,747 28	\$238,426 36

## IX. Cash Expenditure.

(a) Expenses of Management.

	High Court.	District High Courts.	Subordinate Courts.
Cash paid during 1919 for:			
Office expenses, District High Court.....	.....	\$1,039 07	.....
Organization expenses .....	\$41,414 15	4,789 04	.....
Law costs .....	2,214 35	.....	.....
Registration fees .....	290 00	.....	.....
Investigation expenses .....	3,408 21	.....	.....
Executive Committee .....	2,031 04	73 65	.....
Supplies .....	1,259 41	171 17	.....
Medical board .....	65 75	133 25	.....
Annual meeting .....	2,189 24	1,690 25	.....
Light, heat, taxes .....	1,146 69	.....	.....
Managing officers' salaries and officers' and auditors' fees .....	12,266 58	2,760 00	.....
Clerk hire .....	20,153 43	1,000 00	.....
Official journal .....	7,985 40	.....	.....
Printing, stationery and advertising .....	5,912 06	715 20	.....
Postage, telegrams, etc. ....	4,012 71	.....	.....
Guarantee of bonds .....	863 97	.....	.....
Other management expenses in memo. ....	2,144 01	.....	.....
Total expenses of management ...	\$107,357 00	\$12,371 62	.....

(b) Miscellaneous Expenditure.

	High Court.	District High Courts.	Subordinate Courts.
Life insurance claims .....	\$1,087,532 49	.....	.....
Funeral benefits .....	38,550 60	.....	\$4,896 60
Sick benefits .....	186,704 53	.....	24,059 51
District High Court grants .....	.....	\$225 00	.....
Gratuities .....	866 20	.....	.....
Medical attendance .....	.....	.....	9,727 88
District deputies .....	.....	63 75	.....
Office premises .....	254 00	.....	.....
Office furniture .....	240 66	.....	.....
Expenses of delegates, District High Court	230 50	.....	.....
Exchange and interest .....	1,906 57	.....	.....
Water rates .....	11 76	.....	.....
High Court grants .....	6,945 00	.....	.....
Laws Committee .....	5 00	.....	.....
Mortality expenses account .....	20 00	.....	.....
Remitted to High Court on account .....	.....	5,663 50	.....
Office expenses .....	114 69	.....	.....
Active Foreign Service Volunteers .....	21,646 06	.....	.....
Representative to High Court .....	.....	166 66	.....
Expenses, good of Order .....	451 43	.....	.....
Expenditure other than foregoing .....	1,449 50	.....	190,476 05
Cash paid for investments (not extended), \$300,000.00.			
Total expenditure .....	\$1,454,285 99	\$18,490 54	\$229,160 04

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1919.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	3,729	3,523,500 00	2,472 34	63	60,000 00
25-29.....	7,196	6,881,750 00	4,493 30	156	146,621 68
30-34.....	10,053	9,613,750 00	6,406 81	155	148,532 82
35-39.....	11,597	11,202,500 00	7,544 48	128	121,708 54
40-44.....	11,683	11,464,750 00	7,909 26	101	100,446 16
45-49.....	10,691	10,777,000 00	7,871 40	84	83,269 18
50-54.....	8,881	9,233,000 00	6,935 36	93	100,070 59
55-59.....	6,674	7,236,000 00	5,443 65	100	104,594 17
60-64.....	3,857	4,230,000 00	3,608 71	86	90,796 60
65-69.....	1,703	1,843,000 00	1,609 61	57	57,618 03
70-74.....	732	765,000 00	634 75	44	44,916 48
75-79.....	228	234,000 00	169 90	19	18,958 24
80-84.....	49	49,000 00	32 05	8	8,000 00
85 and over.....	23	23,000 00	14 30	2	2,000 00
Totals.....	77,096	77,076,250 00	55,145 92	1,096	1,087,532 49

THE GRAND LODGE OF THE CANADIAN ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, 72 Queen Street West, Toronto.

Organized in June, 1852, and incorporated in Ontario, 12th September, 1882.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Thos. S. Hudson, Grand Master .....Montreal.  
F. S. DeLong, Deputy Grand Master ..... Hamilton.  
Chas. H. Denton, Past Grand Master ..... Tillsonburg.  
Wm. Crellin, Grand Representative ..... Ingersoll.  
F. C. Fielding, Grand Representative .....Toronto.  
Robert Fleming, Grand Secretary .....Toronto.  
W. H. Shaw, Grand Treasurer .....Toronto.

I. Currency of Insurance Certificates.

Amount covered by contracts other than for endowments or for Sick or  
Funeral benefits in force 31st December, 1919 ..... \$2,157,770 67

II. Movement in Insurance Certificates.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Net contracts in force 31st December, 1918 .....	2,857	2,194,520 67
Add contracts taken in 1919, new or renewed.....	125	87,750 00
Gross number and amount of contracts on foot at any time during 1919	2,982	2,282,270 67
	Number.	Amount.
Deductions:		
Contracts matured in 1919.....	52	\$ 32,165 37 c.
Contracts lapsed, surrendered or cancelled in 1919 .....	125	90,750 00
Add to above deductions the amount by which various certificates still on foot were reduced during 1919.....		1,584 63
Total deductions extended.....	177	124,500 00
Net contracts on foot 31st December, 1919 .....	2,805	2,157,770 67



III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge.

Fifty-five members died during 1919, and the amount of funeral benefits paid was \$2,200.00.

Nineteen members' wives died and \$380.00 funeral benefits were paid.

Total cash standing to credit of Funeral Fund, 31st December, 1919, \$11.59.

IV. Sick Benefits.

Sick benefits are undertaken by Grand and Subordinate Lodges.

Number of members who received sick benefits in 1919: Grand Body, 6; Subordinates, 227.

The total amount of benefits paid in 1919: Grand Body, \$174.56; Subordinates, \$3,861.41.

Number of weeks' sickness experienced in 1919: Grand Body, 46½; Subordinates, 1,084.

The total amount paid for medical attendance (subordinate), was \$1,466.06.

Total cash standing to credit of Sick Fund: Grand Body, \$2,617.27.

V. Assets.

	Grand Body.	Subordinate Bodies.
Cash value of real estate .....	.....	\$4,050 00
Cash value of mortgages .....	\$400 00	.....
Cash value of bonds, debentures and securities .....	225,775 70	6,718 48
Cash on hand .....	2 40	.....
Cash on deposit to the Society's credit, not drawn against as follows:		
In Dominion Bank, Toronto .....	13,624 98	11,768 85
Dues and assessment due and unpaid .....	3,979 69	1,815 79
Interest due and accrued on mortgages .....	3,309 32	15 88
Total assets of Life Insurance Fund (not extended) .....	232,175 09	
Total assets of Sick Fund (not extended) ..	2,628 86	
Total assets of Guarantee Fund (not extended) .....	500 00	
Total assets, General and other Funds (not extended) .....	4,714 88	
All other assets .....	9,086 23	5,443 22
Total assets .....	256,178 32	\$29,812 22

VI. Liabilities.

	Grand Body.	Subordinate Bodies.
Amount of claims admitted .....	\$5,100 00	.....
Amount of other liabilities .....	21 74	\$400 13
Total liabilities .....	\$5,121 74	\$400 13

VII. Miscellaneous.

Assessments are made for purposes of life insurance monthly, and are payable on the first of each month. Fifteen such assessments were made during 1919.

Books of record or account kept by the Society: Register of Certificates, Register of Lodges, Cash Book, Journals and Ledgers.

The Society's books were audited quarterly.

The names and post office addresses of the auditors for 1919, were as follows: W. L. Young, Markdale, Ont.; W. R. Day, Toronto.

No changes were, during 1919, made in the Constitution and Rules, in respect of insurance certificates or benefits.

Amount of bond of Grand Secretary, \$2,000.00.

Amount of bond of Grand Treasurer, \$2,000.00.

Number of members in Ontario, 2,615.

Number of certificate holders in Ontario at 31st December, 1919, 2,615.

Amount of insurance in force in Ontario at 31st December, 1919, \$1,983,520.67.

Number of members in Ontario who died during 1919, 51.

Amount of death benefits paid to Ontario members during 1919, \$31,665.37.

Amount of disability benefits paid to Ontario members during 1919, \$900.00.

VIII. Cash Receipts.

Cash balance from 1918 (not extended), Grand Body, \$17,686.43.

	Grand Body.	Subordinate Bodies.
Cash received during 1919 from:		
Application fees .....	\$206 50	.....
Dues .....	.....	\$19,009 55
Initiation fees .....	.....	271 50
Special assessments .....	8,374 51	.....
Rent .....	.....	498 85
Degrees and cards .....	.....	50 75
Assessments .....	34,150 37	.....
Per capita tax and levies .....	6,995 02	.....
Supplies sold .....	304 61	.....
Interest and dividends .....	11,759 39	496 40
Premiums for guarantee .....	238 50	.....
All other sources .....	4,903 57	1,110 08
From investment (not extended), \$12,013.39.		
Total receipts .....	\$66,932 47	\$21,437 13

IX. Cash Expenditure.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1919 for:		
Per capita tax or levies .....		\$10,128 99
Commission and organization .....	\$940 30	.....
Law costs .....	237 64	17 50
Registration fees .....	40 00	.....
Expenses of annual meeting .....	932 70	180 00
Supplies bought .....	65 99	486 50
Travelling expenses .....	150 76	51 20
Rent, light, heat and taxes .....	581 36	1,459 92
Salaries, officers' and auditors' fees .....	2,825 03	1,577 96
Clerk hire .....	1,286 80	90 00
Medical examiner's salary .....	400 00	1,466 06
Official journal of proceedings .....	912 00	.....
Printing, stationery and advertising .....	139 25	464 31
Postage, telegrams and express .....	243 07	598 41
Premium for guarantee .....	16 00	226 00
Total expenses of management .....	\$8,770 90	\$16,746 85

(b) Miscellaneous Expenditure.

Life insurance claims .....	32,165 37	.....
Funeral benefits .....	2,580 00	.....
Sick benefits .....	174 56	3,861 41
Disability benefits .....	900 00	.....
Other expenditure .....	1,204 35	110 00
Cash paid for investments (not extended), \$37,209.73.		
Total expenditure .....	\$45,795 18	\$20,718 26

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1919.

Attained ages.	Number of members. Col. 1.	Amount of insurance. Col. 2.	Amount of monthly payments. Col. 3.	Number of deaths during year. Col. 4.	Death losses incurred during year. Col. 5.
		\$ c.	\$ c.		\$ c.
16-24.....	164	104,000 00	99 93	3	1,250 00
25-29.....	150	94,500 00	99 09	5	2,736 63
30-34.....	260	179,750 00	215 82	2	1,000 00
35-39.....	305	210,500 00	232 57	3	1,750 00
40-44.....	368	281,350 00	375 56	1	1,000 00
45-49.....	379	302,000 00	406 77	3	1,236 09
50-54.....	358	305,965 00	412 08	2	2,000 00
55-59.....	327	280,950 00	448 17	6	4,592 65
60-64.....	220	184,255 00	326 49	7	5,000 00
65-69.....	172	139,177 25	269 67	6	4,400 00
70-74.....	87	63,823 42	141 24	9	5,300 00
75-79.....	14	11,400 00	22 81	3	1,300 00
80-84.....	1	100 00	13	2	600 00
85 and over .....					
Totals.....	2,805	2,157,770 67	3,050 33	52	32,165 37



THE SONS OF ENGLAND BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, 58 Richmond St. East, Toronto.

Organized, 12th December, 1874; incorporated, 19th February, 1875.

The Executive officers of the Society at the 31st December, 1919, were as follows:

T. H. Carter, Supreme President .....St. John, N.B.  
T. J. Roussell, Supreme Vice-President .....Hamilton.  
W. H. Randall, Past Supreme President .....Toronto.  
D. J. Proctor, Supreme Secretary .....Toronto.  
C. Meech, Supreme Treasurer .....Toronto.

I. Currency of Insurance Certificates.

Amount covered by contracts, other than endowments, or for sick or funeral benefits in force 31st December, 1919, \$2,963,584.40.

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance, other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1918 .....	3,921	3,486,750 00
Contracts taken during 1919.....	30	24,750 00
Add amount by which various certificates were increased during 1919 .....		
Gross number and amount on foot at any time during 1919.....	3,951	3,511,500 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1919.....	76	74,700 00
Contracts lapsed in 1919.....	80	69,250 00
Amount by which various certificates still on foot were reduced .....		403,965 60
Total deductions extended.....	156	547,915 60
Net contracts on foot 31st December, 1919 .....	3,795	2,963,584 40

III. Funeral Benefits.

Funeral benefits are undertaken by the Supreme Lodge, with a membership of adults, 28,002; juveniles, 2,900.

Number of members of the society who died during 1919, 250.

Number of members who died on active service, 177.

The total amount of funeral benefits paid in 1919 was \$24,950.00.

Amount of benefits paid in respect of members on active service, \$17,475.00.

Number of members' wives who died during 1919, 149, and the amount paid in respect thereof was \$7,450.00.

Number of members' children who died during 1919, 34; amount paid in respect thereof was \$510.00.

Number of juvenile members who died during 1919, 8; amount paid in respect thereof, \$115.00.

The total amount of cash and mortgage standing to credit of funeral fund at 31st December, 1919, was \$35,520.22.

Cash to credit of Active Service Funds, \$3,523.81.

IV. Sick Benefits.

Number of members who received sick benefits during 1919, 3,854.

The total amount of benefits paid during 1919, Supreme Body, \$160.25; Grand Body, \$430.79; Subordinate Bodies, \$44,500.00; Juvenile branch, \$1,426.82.

Number of weeks' sickness experienced in 1919, 14,602; (no record of the juvenile).

Amount paid for medical attendance during 1919 was: Grand Body, \$257.75; Subordinate Bodies, \$29,651.78; Juvenile Branch, \$2,022.41.

Total amount of cash standing to credit of fund at 31st December, 1919: Grand Body, \$2,569.40; Subordinate Bodies, \$251,479.77; Juvenile Branch, \$13,330.84.

V. Assets.

	Supreme Body.	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Cash value of real estate .....	\$55,280 23	.....	.....	.....
Cash value of mortgages .....	20,821 51	.....	.....	.....
Cash value of bonds, debentures, securities .....	77,750 00	.....	.....	.....
Actual cash in hand, 31st Dec., 1919...	361 19	.....	\$1,926 01	\$507 26
Cash deposit in the following banks:				
Imperial Bank, Toronto, and sundry banks, sundry places	76,811 81	\$2,569 40	249,553 76	12,823 58
Interest due and accrued .....	934 27	.....	.....	.....
Total assets, life insurance				
Fund (not extended)	\$111,754 06			
Total assets, War Levy				
Fund .....	3,521 81			
Total assets, Guarantee				
Fund .....	8,903 71			
Total assets, General Fund	84,376 76			
Total assets, Funeral Fund	35,070 22			
Aggregate of all other assets .....	12,307 86	.....	.....	.....
Total assets .....	\$244,266 87	\$2,569 40	\$251,479 77	\$13,330 84

VI. Liabilities.

	Supreme Body.	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Amounts of claims admitted by the Society .....	\$21,400 00	.....	.....	.....
Amount of other liabilities .....	.....	\$191 49	\$3,580 62	\$176 86
Total liabilities .....	\$21,400 00	\$191 49	\$3,580 62	\$176 86

VII. Miscellaneous.

No actions or proceedings were taken by or against the Society during 1919.

Assessments for the purpose of life insurance are made monthly.

Fourteen such assessments were made during 1919, payable first of each month, with a special assessment in April and July.

The books and accounts were duly audited 20th February, 1920.

Books of account kept by the Society: Cash books and Ledgers of both the Funeral Benefit Department and Beneficiary Department.

Names and post office addresses of auditors: G. Davenport, C.A., Montreal, Que.; and F. J. Davis, Toronto.

No changes were made during 1919, in the constitution and rules in respect of insurance certificates or benefits and rates.

Amount of bond of Grand Secretary, \$3,000.00.

Amount of bond of Grand Treasurer, \$1,000.00.

Number of members in Ontario, 20,762.

Number of certificate holders in Ontario, 2,619.

Amount of insurance in force in Ontario at 31st December, 1919, \$2,421,643.01.

Number of members in Ontario who died during 1919, 67.

Amount of death benefits paid to Ontario members in 1919, \$67,900.00.

Amount of disability benefits paid to Ontario members in 1919, \$200.00.

Amount of funeral benefits paid to Ontario members during 1919, \$24,665.00.

VIII. Cash Receipts.

Cash balance from 1918 (not extended), Supreme Lodge, \$83,920.75.

Juvenile and Subordinate, \$264,968.23.

Cash received during 1919, from:

	Supreme Body.
Registration .....	\$1,060 35
Dues .....	146 41
Assessments .....	98,341 67
Per capita tax and levies .....	46,845 73
New policies .....	4 00
Supplies sold .....	5,070 02
Interest .....	8,173 75
Premiums for guarantee of lodge officers .....	400 76
Rents .....	4,348 75
All other sources .....	139 44
Cash received from investments, \$500.00.	
Total receipts .....	\$164,530 88

Receipts by Grand body, \$2,527.41.

Receipts by Subordinate branches, \$194,220.68.

Receipts by Juvenile branches, \$7,540.14.

3 F.S.



## IX. Cash Expenditure.

## (a) Expenses of Management.

Supreme Body.

Cash paid during 1919 for:

Commission .....	\$2,455 61
Law costs .....	473 10
Registration fees .....	165 00
Discounts and drafts .....	164 14
Executive meetings .....	375 40
Expenses of annual or biennial meeting .....	2,110 01
Supplies bought .....	4,019 36
Travelling expenses .....	2,407 44
Rent, light, heat and taxes .....	2,969 56
Managing officers' salary and expenses .....	4,068 34
Medical examiners' fees .....	23 00
Clerk hire and janitor .....	6,344 85
Official journal .....	3,929 00
Printing, stationery and advertising .....	1,191 46
Postage, telegrams and express .....	1,334 74
Premiums for guarantee of lodge officers .....	10 00
Other management expenses .....	887 19

Total expenses of management ..... \$32,928 20

## (b) Miscellaneous Expenditure.

Sick benefits .....	160 25
Active service war claims .....	5,000 00
Life insurance payments .....	71,400 00
Funeral benefits .....	33,025 00
Total disability benefits .....	200 00
Benefits to widows and funeral war claims .....	17,475 00
Gratuities .....	53 00
Returned assessments .....	60 67
Expenditure other than foregoing .....	1,476 51
For investments (not extended), \$10,000.00.	

Total expenditure ..... \$161,778 63

Expenditure by Grand body, \$2,644.33.

Expenditure by Subordinate bodies, \$192,264.45.

Expenditure by Juvenile branch, \$6,967.73.

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1919.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	25	20,484 47	18 70	.....	.....
25-29.....	72	58,517 00	54 37	.....	.....
30-34.....	155	134,985 36	138 18	.....	.....
35-39.....	314	271,604 91	308 74	3	2,500 00
40-44.....	345	304,024 98	383 82	5	4,500 00
45-49.....	471	429,627 00	594 24	5	7,000 00
50-54.....	524	509,371 51	754 38	2	2,000 00
55-59.....	495	479,124 27	785 92	1	1,000 00
60-64.....	344	334,823 94	636 58	7	8,000 00
65-69.....	248	217,150 01	494 35	19	20,500 00
70-74.....	180	139,849 95	398 15	17	18,000 00
75-79.....	83	56,307 00	208 37	9	8 800 00
80-84.....	12	6,805 94	35 93	2	1,400 00
85 and over.....	1	908 06	6 45	1	1,000 00
Totals.....	3,269	2,963,584 40	4,818 18	71	74,700 00

SONS OF SCOTLAND BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, 60 Victoria Street, Toronto.

Organized 27th June, 1876; incorporated in Ontario, 8th April, 1880.

The Executive officers of the Society at the 31st December, 1919, were as follows:

John Tytler, Grand Chief .....Toronto.  
D. M. Robertson, Grand Chieftain .....Toronto.  
Alex. Fraser, Grand Treasurer .....Toronto.  
F. S. Mearns, Grand Secretary .....Toronto.

I. Currency of Insurance Certificates.

Amount covered by contracts other than for endowments, sick or funeral benefits,  
\$3,037,594.00.

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1918 .....	3,898	2,986,844 00
Add contracts taken during 1919 .....	464	265,750 00
Add amount by which various certificates were increased during 1919 .....		1,750 00
Gross number and amount of contracts on foot at any time during 1919	4,362	3,254,344 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1919 .....	82	68,500 00
Contracts lapsed in 1919 .....	222	147,500 00
Contracts surrendered in 1919.....		
Contracts cancelled in 1919.....		
Add to deductions amount by which various certificates were reduced during 1919 .....		750 00
Total deductions extended.....	304	216,750 00
Net contracts on foot 31st December, 1919.....	4,058	3,037,594 00



III. Funeral Benefits.

Funeral benefits (if any) are undertaken by the Subordinate camps.

IV. Sick Benefits.

Sick benefits are undertaken under the Grand Camp Constitution and By-laws.

Number of members who received sick benefits in 1919, 43.

Total amount of benefits paid 1919, in respect of sick members, \$1,019.16.

Number of weeks' sickness experienced during 1919, 250 2-7.

Total amount of cash standing to credit of fund, \$5,473.77.

V. Assets.

Cash value of bonds, debentures, etc. ....	\$681,259 87
Cash on hand .....	1,555 49
Cash on deposit, Bank of Hamilton, Toronto .....	35,667 34
Dues and assessments called but not yet payable .....	9,338 98
Interest due and accrued .....	12,121 20
Quebec deposit .....	5,000 00
Premium loans on certificates .....	11,143 02
<hr/>	
Total assets .....	\$756,085 90

VI. Liabilities.

Amount of claims reported or admitted .....	\$17,750 00
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Total liabilities .....	\$17,750 00

VII. Miscellaneous.

Assessments are made for purposes of life insurance certificates monthly. Twelve assessments were made during 1919, payable on the first day of each month.

The Society's accounts were audited January 12th and 13th, 1920. The books of record or account kept for purposes of insurance certificates or benefits: Register of Subordinate Camps, showing particulars of each certificate issued: Ledger.

The names and post office addresses of the auditors of accounts for 1919 were: A. D. McIntyre, Trenton, and H. M. Ferguson, Toronto.

Amount of bond of Grand Secretary, \$6,000.

Certain changes were made, during 1919, in the Constitution, in relation to insurance certificates or benefits.

Number of certificate holders in Ontario at 31st December, 1919, 3,583.

Number of members in Ontario who died during 1919, 74.

Amount of death benefits paid to Ontario members during 1919, \$68,016.05.

Amount of insurance in force in Ontario, 31st December, 1919, \$2,707,844.00.

VIII. Cash Receipts.

Cash balance from 1918, \$48,004.12.

	Grand Camp.	Subordinate Camps.
Cash received during 1919 from:		
Application fees .....	\$220 00	.....
Assessments and dues .....	97,194 49	.....
Per capita tax .....	7,248 55	.....
Supplies sold .....	950 19	.....
Interest .....	33,734 75	.....
Cash received from repayment of loan (not extended), \$26,810.20.		
<hr/>		
Total cash receipts .....	\$139,347 98	.....

IX. Cash Expenditure.

(a) Expenses of Management.

	Grand Camp.	Subordinate Camps.
Cash paid during 1919 for:		
C.F.A., annual fee .....	\$40 00	.....
Commission and organization expenses .....	2,995 77	.....
Expenses of annual or biennial meeting .....	2,513 70	.....
Registration fees .....	140 00	.....
Rent, light, heat and taxes .....	725 00	.....
Law costs .....	116 98	.....
Guarantee bond, Grand Secretary .....	119 25	.....
Supplies bought .....	187 36	.....
Travelling expenses .....	59 20	.....
Medical examiner's salary and expenses .....	470 78	.....
Salaries, officers', committees' and auditors' fees .....	3,167 96	.....
Clerk hire .....	1,400 00	.....
Postage, telegrams and express .....	310 54	.....
Printing, etc. ....	1,444 55	.....
Committee expenses .....	674 95	.....
Valuation of certificates .....	175 00	.....
Expenses <i>re</i> new offices .....	213 35	.....
Other expenses .....	223 96	.....
Total expenses of management .....	\$14,978 35	.....

(b) Miscellaneous Expenditure.

Life insurance claims, other than endowments .....	74,766 05	.....
Sick benefits .....	1,019 16	.....
All other expenditure .....	71 92	.....
Cash for investments, etc. (not extended), \$86,103.99.		
Total expenditure .....	\$90,835 48	.....

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1919.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	147	90,500 00	101 29	1	500 00
25-29.....	212	127,250 00	138 03	1	1,000 00
30-34.....	344	215,250 00	236 10	4	3,000 00
35-39.....	472	300,250 00	350 07	3	1,250 00
40-44.....	443	308,000 00	402 73	3	1,750 00
45-49.....	448	319,323 00	508 06	2	1,500 00
50-54.....	466	372,750 00	748 94	5	2,250 00
55-59.....	520	428,750 00	1,074 48	10	6,750 00
60-64.....	374	318,301 00	1,066 99	8	7,500 00
65-69.....	209	185,000 00	851 72	11	10,000 00
70-74.....	247	215,220 00	1,074 69	16	15,000 00
75-79.....	123	111,000 00	555 00	10	10,000 00
80-84.....	52	45,500 00	227 50	8	8,000 00
85 and over.....	1	500 00	2 50	.....	.....
Totals.....	4,058	3,037,594 00	7,338 10	82	68,500 00

THE GRAND ORANGE LODGE OF BRITISH AMERICA.

(Benefit Fund.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, 10 Berti Street, Toronto, Ont.

Organized 1st January, 1830, and incorporated in Canada 24th April, 1890.

The Executive officers of the Society at the 31st December, 1919, were as follows:

H. C. Hocken, M.P., President .....Toronto.

J. J. Williams, M.D., Vice-President .....Woodstock.

Isaac Crowley, Secretary-Treasurer .....Toronto.

Benj. Kirk, Executive .....Toronto.

Wm. Crawford, Executive .....Toronto.

Lieut.-Col. Thos. A. Duff, Executive .....Toronto.

I. Currency of Insurance Certificates.

Amount covered by contracts other than for endowments or for Sick or

Funeral benefits in force 31st December, 1919 .....\$4,257,000 00

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits, or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1918 .....	4,687	4,548,500 00
Add contracts taken during 1919, new or renewed.....	435	519,500 00
Add amount by which various certificates were increased .....		
Gross number and amount of contracts on foot at any time during 1919	5,122	5,068,000 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1919.....	68	66,500 00
Contracts lapsed in 1919.....	735	725,000 00
Contracts cancelled in 1919.....	16	15,500 00
Add to above deductions the amount by which various certificates still on foot were reduced during 1919 .....		4,000 00
Total deductions carried out ....	819	811,000 00
Net contracts on foot at 31st December, 1919.....	4,303	4,257,000 00



**III. Funeral Benefits.**

Funeral benefits are undertaken by the Subordinate Bodies, with a membership at 31st December, 1919.—No information.

**IV. Sick Benefits.**

No information.

**V. Assets.**

Cash value of mortgages .....	\$40,600 00
Cash value of bonds, debentures, etc. ....	97,713 53
Cash on deposit to Society's credit, not drawn against, in Bank of Toronto, Toronto .....	11,341 38
Dues and assessments called but not yet payable .....	5,990 56
Interest due and accrued .....	1,816 00
Total assets of Life Insurance Fund (not extended), \$165,924.20.	
General and other funds (not extended), \$8,462.73.	

Total assets .....	\$157,461 47
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**VI. Liabilities.**

Amount of claims admitted by society .....	\$8,908 17
Total liabilities .....	\$8,908 17

**VII. Miscellaneous.**

No actions or proceedings were taken by or against the Society.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1919, and were payable at the 1st of each and every month.

The Society's accounts were duly audited on February 16th to 21st, 1920.

The following books of record and account are kept for purposes of insurance certificates or benefits: Assessment Register, Death Register, Cash Book, Agent's Book, Ledger and Bank Book.

Names and post office addresses of the auditors for 1919 were as follows: James F. Harper, Hamilton, and Thos. W. Self, Toronto.

Certain changes were, during 1919, made in the constitution and rules of the Society in relation to insurance certificates and benefits.

Secretary-Treasurer's bond, \$3,000.

Number of certificate holders in Ontario, 3,034.

Amount of insurance in force in Ontario, 31st December, 1919, \$2,981,000.00.

Number of members in Ontario who died during 1919, 48.

Amount of death benefits paid to Ontario members during 1919, \$57,707.57.

**VIII. Cash Receipts.**

Cash balance from 1918 (not extended), \$11,564.37.

Cash received during 1919 from:

Application fees .....	\$1,284 00
Dues .....	7,772 60
Assessments .....	84,599 51
Interest .....	7,008 48
Other sources .....	673 84
Repayment of investments, \$27,458.78.	
Total receipts .....	\$101,338 43

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Commission and organization expenses .....	\$4,268 11
Registration fees .....	181 50
Supplies bought .....	97 48
Travelling expenses .....	217 00
Rent, light, heat, taxes and telephone .....	661 97
Salaries, officers' and auditors' fees .....	2,266 68
Medical examiner's expenses and medical referee's fees .....	1,095 50
Clerk hire .....	3,202 10
Printing, stationery and advertising .....	3,119 06
Postage, telegrams and express .....	1,605 53
Premiums for guarantee .....	15 00
Investigation of claims .....	147 00
Other management expenses .....	1,469 45
Total expenses of management .....	\$18,346 38

(b) Miscellaneous Expenditure.

Life insurance claims .....	80,673 82
For investments (not extended), \$30,000.00.	
Total expenditure .....	\$99,020 20

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1919.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	230	253,000 00	3,216 36	1	500 00
25-29.....	373	384,500 00	5,136 60	1	1,000 00
30-34.....	487	494,000 00	7,224 60	2	2,000 00
35-39.....	544	526,000 00	8,716 20	4	3,500 00
40-44.....	555	537,000 00	10,772 04	2	2,000 00
45-49.....	548	526,500 00	12,947 40	4	3,500 00
50-54.....	494	471,500 00	14,692 68	9	8,836 57
55-59.....	416	409,000 00	16,834 80	1	1,000 00
60-64.....	294	293,500 00	17,247 60	7	6,965 50
65-69.....	175	175,000 00	13,605 60	8	7,947 25
70-74.....	97	97,000 00	9,312 00	12	11,978 17
75-79.....	69	69,000 00	6,624 00	10	10,000 00
80-84.....	20	20,000 00	1,920 00	5	4,888 25
85 and over.....	1	1,000 00	96 00	2	2,000 00
Totals.....	4,303	4,257,000 00	128,345 88	68	66,115 74

SUPREME COUNCIL OF THE ROYAL ARCANUM.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, 407-409 Shawmut Avenue, Boston, Mass.

Chief Agent and Attorney for Ontario, Lyman Lee, Hamilton.

Organized 23rd June, 1877; incorporated in Massachusetts, 5th November, 1877.

The Executive officers of the Society at the 31st December, 1919, were as follows:

L. R. Geisenberger, Supreme Regent .....	Lancaster, Pa.
C. E. Hoadley, Supreme Vice-Regent .....	New Haven, Conn.
S. N. Hoag, Supreme Secretary .....	Boston, Mass.
A. S. Robinson, Supreme Treasurer .....	St. Louis, Mo.

I. Currency of Insurance Certificates.

Amount covered by contracts other than endowments, or for sick or funeral benefits in force, 31st December, 1919, \$221,978,058.01.

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1918.....	135,751	228,009,531 01
Add contracts taken during 1919 new and renewed .....	7,551	8,548,032 00
Add amount by which various certificates were increased during 1919 .....		1,262,624 42
Gross number and amount of contracts on foot at any time during 1919	143,302	237,820,187 43
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1919 .....	2,693	5,022,879 43
Contracts lapsed in 1919.....	6,236	8,726,638 00
Add to above deductions the amount by which various certificates still on foot were reduced during 1919.....		2,092,611 99
Total deductions extended.....	8,929	15,842,129 42
Net contracts on foot at 31st December, 1919.....	134,373	221,978,058 01



V. Assets.

Cash value of real estate, less incumbrances .....	\$51,395 00
Cash value of bonds, etc, .....	5,783,182 43
Cash on deposit to Society's credit, not drawn against, in the following banks:	

W. & O. B. Fund.

Atlanta National Bank, Atlanta, Ga. ....	\$15,768 90
American Bank & Trust Co., Wilmington, N.C. ....	14,378 77
Old Colony Trust Co., Boston .....	25,618 36
Merchants National Bank, Boston .....	22,424 80
National Exchange Bank, Baltimore .....	32,363 68
Mechanics Bank, Brooklyn .....	20,464 26
Central National Bank, Cleveland .....	24,794 55
First National Bank, Chicago .....	19,918 58
Union Trust Co., Chicago .....	23,376 64
People's State Bank, Detroit .....	27,749 51
Bank of Toronto, Montreal .....	42,635 54
First & Security National Bank, Minneapolis .....	22,021 09
First National Bank, Kansas City .....	17,492 05
Garfield National Bank, New York .....	26,183 16
Market & Fulton National Bank, New York .....	35,621 24
Central National Bank, Philadelphia .....	35,629 40
People's National Bank, Pittsburg, Pa. ....	20,222 28
First National Bank, Richmond, Va. ....	21,086 64
First National Bank, St. Louis .....	47,905 65
Merchants-Laclede National Bank, St. Louis .....	32,910 34
Bank of Toronto, Toronto, Ont. ....	62,188 00
Broad Street National Bank, Trenton, N.J. ....	22,646 63
First National Bank, Utica, N.Y. ....	20,012 85
National Bank of Westfield, N.Y. ....	18,723 61
Wells-Fargo Nevada National Bank, San Francisco, Cal. ..	22,699 74
Slater Trust Co., Pawtucket, R.I. ....	10,906 73
State Bank of Evanston, Evanston, Ill. ....	9,664 82

Total .....	\$695,407 82
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General Fund.

Merchants National Bank, Boston .....	\$5,863 20
Central National Bank, Cleveland .....	2,101 01
People's State Bank, Detroit .....	3,259 63
The Bank of Toronto, Montreal .....	4,338 37
Garfield National Bank, New York .....	8,185 28
Central National Bank, Philadelphia .....	2,198 78
First National Bank, Richmond, Va. ....	4,646 72
First National Bank, St. Louis .....	4,082 36
The Bank of Toronto, Toronto, Ont. ....	4,797 17
Broad Street National Bank, Trenton, N.J. ....	3,504 17
First National Bank, Utica, N.Y. ....	3,230 76
The National Bank of Westfield, N.Y. ....	6,241 26

Total .....	52,448 71
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Contingent Fund of Supreme Officers .....	\$8,500 00
Emergency Fund .....	241,304 72
Provincial Treasurer, Quebec .....	5,000 00
Dues and assessments due and unpaid .....	598,254 02
Interest due and accrued on bonds .....	91,573 13
Interest due and accrued on bank balances and deposits .....	1,836 53
Total assets of Life Insurance Fund (not extended) .....	\$1,235,181 41
Total assets of Emergency Fund (not extended) .....	6,096,910 28
Total assets of General and other funds (not extended) .....	243,777 62
Amount of liens matured by death, unpaid .....	17,932 93
All other assets .....	29,034 02
Total assets .....	<u>\$7,575,869 31</u>

### VI. Liabilities.

Amount of claims admitted .....	\$50,446 87
Amount of claims supposed or reported or unadjusted .....	489,627 33
Amount of claims resisted (Classes D. and E.) .....	28,000 00
	<u>\$568,074 20</u>

### VII. Miscellaneous.

No actions were instituted by or against the Society in Ontario during 1919.

Assessments for the purpose of Life Insurance Certificates are made monthly. Twelve assessments were made during the year 1919.

The accounts and books of the Society were audited for the year 1919, in March and September.

The books of record and account kept for purposes of insurance certificates or benefits are: Registers of membership of each council, Registers of Benefit Certificates, Registers of Death, Cash Books, Ledgers, etc.

Names and addresses of the auditors of accounts for 1919: W. C. Shurtleff, Chicago, Ill.; Charles J. Taylor, Baltimore, Md.; L. J. Meiser, St. Louis, Mo.

No changes were, during 1919, made in the Constitution.

Amount of bond of Supreme Secretary, \$20,000.00.

Amount of bond of Supreme Treasurer, \$100,000.00.

Number of certificate holders in Ontario at 31st December, 1919, 1,404.

Amount of insurance in force in Ontario at 31st December, 1919, \$2,483,741.00.

Number of members in Ontario who died in 1919, 43.

Amount of death benefits paid to Ontario members during 1919, \$86,035.31.

**VIII. Cash Receipts.**

Cash balance from 1918 (not extended) .....	\$935,071 47
Half cash liens, 1918 .....	1,043,039 58
Half cash liens, matured, 1918 .....	21,677 11
Half cash liens, matured, 1919 .....	139,397 56
Interest—accumulations on liens .....	36,388 01
Cash received during 1919 from:	
Dues .....	\$164,446 80
Assessments .....	6,383,805 38
Fines .....	600 90
Supplies sold .....	1,220 85
Interest and dividends .....	261,003 13
All other sources .....	2,603 80
Cash received from payment of loans or investments (not extended) .....	\$509,847 12
Total cash receipts .....	<u>\$6,813,680 86</u>

**IX. Cash Expenditure.***(a) Expenses of Management.*

Cash paid during 1919 for:	
Commission and organization expenses .....	\$42,192 90
Law costs .....	3,496 66
Registration fees, insurance departments .....	783 50
Investigating claims .....	210 21
Expenses annual meeting .....	24,880 95
Supplies bought .....	148 05
Travelling expenses .....	7,404 68
Rent, light, heat and taxes .....	8,276 38
Salaries, officers' and auditors' fees .....	29,750 00
Medical examiner .....	4,500 00
Clerk hire .....	56,709 91
Official journal .....	12,838 24
Printing, stationery and advertising .....	20,754 91
Postage, telegrams and express .....	6,022 35
Actuarial services .....	1,211 13
Fraternal Congress .....	856 22
Allowances to standing committees .....	3,550 00
Services of officers and committees .....	1,460 00
Furniture and fixtures .....	1,049 03
Other management expenses (detailed in memo.) .....	4,207 56
Total expenses of management .....	<u>\$230,302 68</u>

*(b) Miscellaneous Expenditure.*

Life insurance claims .....	5,302,066 77
Half cash liens recovered at payment of death claim (not extended) .....	\$162,586 55
Half cash liens, lapses (not extended) .....	64,208 89
Half cash options, 1919 (not extended) .....	16,059 97
For investments (not extended), \$1,723,568.75.	
Total expenditure .....	<u>\$5,532,369 45</u>



Schedule by ages of membership, amount of insurance, etc., at 31st December, 1919.

Attained ages.	Number of members	Amount of Insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1.	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	4,752	5,248,500 00	.....	16	16,000 00
25-29.....	5,942	6,799,142 00	.....	35	38,000 00
30-34.....	8,808	10,731,682 00	.....	50	64,500 00
35-39.....	12,059	16,166,471 00	.....	91	115,000 00
40-44.....	17,065	25,156,259 00	.....	132	205,000 00
45-49.....	19,538	32,428,719 00	.....	201	330,874 00
50-54.....	21,195	39,280,743 00	.....	304	568,037 00
55-59.....	18,712	36,798,368 00	.....	384	796,153 00
60-64.....	15,045	29,614,829 00	.....	478	1,002,769 00
65-69.....	6,122	10,832,979 00	.....	386	741,517 68
70-74.....	3,174	5,502,456 00	.....	288	555,251 75
75-79.....	1,255	2,196,317 00	.....	171	282,723 00
80-84.....	497	859,046 00	.....	81	147,454 00
85 and over .....	209	362,547 00	.....	76	159,600 00
Totals.....	134,373	221,978,058 00	.....	2,693	5,022,879 43

THE MACCABEES.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Woodward Avenue, Detroit, Mich.

Chief Agent and Attorney for the Province of Ontario, J. A. Paterson, Toronto.

Organized 1st September, 1883; incorporated in State of Michigan, 11th September, 1885. Re-incorporated August 31st, 1894; November 7th, 1895; August 18th, 1899; July 22nd, 1901; July 26th, 1904; under Act 119, Public Acts of Mich., 1893, amended July 20th, 1914, and May 21st, 1915, under Act 169, Public Acts of Mich., 1913, July 18th, 1919.

The Executive officers of the Society at the 31st December, 1919, were as follows:

- Daniel P. Markey, Supreme Commander ..... Detroit.
- Thomas Watson, Supreme Record Keeper ..... Detroit.
- E. L. Young, Trustee ..... Norwalk, Ohio.
- J. B. Sawtell, Trustee ..... Waco, Texas.
- W. E. Blaney, Trustee ..... Pittsburg, Pa.
- E. W. Thompson, Trustee ..... Port Huron, Mich.
- E. H. Haas, Trustee ..... St. Paul, Minn.
- J. J. Volk ..... Dayton, New York.

II. Movement In Insurance Certificates.

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance, other than endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount.	
			\$	c.
Contracts in force 31st December, 1918 .....	294,800		354,254,159	63
Add contracts taken during 1919, new or renewed.....	19,982		20,988,500	00
Gross number and amount of contracts on foot at any time during 1919	314,782		375,242,659	63
	Number.	Amount.		
Deductions :				
Contracts matured in 1919 (Deaths) ....	4,295	5,488,168	97	
Contracts lapsed in 1919 .....	16,892	17,410,943	61	
Total deductions extended.....	21,187	22,899,112	58	
Net contracts on foot at 31st December, 1919 .....	293,595		352,343,547	05

**III. Funeral Benefits.**

Total membership of Sick and Accident Fund at 31st December, 1919, was 14,534.

Number of members who died during 1919, 119.

Total amount of funeral benefits paid during 1919, \$5,950.00.

**IV. Sick Benefits.**

Number of members who received sick and accident benefits in 1919, 2,930.

Total amount of benefits paid, \$78,359.56.

Number of weeks' sickness experienced during 1919, 12,640.

Total amount of cash standing to credit of benefit fund, 31st December, 1919, \$373,082.78.

**V. Assets.**

Cash value of real estate .....	\$125,000 00
Bonds, etc. ....	13,160,205 78
Actual cash on hand, 31st December, 1919 .....	3,678 51
Cash on deposit to the Society's credit, not drawn against, in the following banks:	
First National Bank, New York .....	100,994 10
First and old Detroit National Bank, Detroit .....	509,217 96
Bank of Toronto, Toronto, Ont. ....	44,420 34
Commercial National Bank, Charlotte, N.C. ....	1,000 00
Industrial Savings Bank, Flint, trust funds .....	13,378 15
Industrial Savings Bank, Flint, savings account .....	25,000 00
Dues and assessments, due and unpaid on certificates in force (estimated)	527,000 00
Interest due and accrued .....	332,406 63
Liens, charges and interest thereon on certificates .....	8,598,572 45
Furniture and fixtures .....	28,500 00
Contract on old Port Huron Temple .....	74,018 52
Total assets of Relief Fund No. 1 (not extended) .....	\$111,538 68
Total assets Life Benefits Fund (not extended) .....	636,670 82
Total assets Sick and Funeral Fund (not extended) .....	45,772 78
Total assets Expense Fund (not extended) .....	38,467 15
Total assets Guarantee Fund (not extended) .....	13,160,205 78
Total assets Relief Fund No. 2 (not extended) .....	511 89
Total assets Trust Fund (not extended) .....	13,378 15
Total assets Patriotic Fund (not extended) .....	50,368 11
 Total assets .....	 \$23,543,392 44

**VI. Liabilities.**

Amount of claims admitted by Society .....	\$124,550 00
Amount of claims resisted .....	10,000 00
Amount of sick and accident claims due and unpaid, 31st December, 1919 .....	561 98
Present value of deferred disability claims, payable in instalments ....	1,592,078 40
Salaries, expenses of management, commissions, etc., unpaid .....	42,532 12
Trust funds .....	13,378 15
Amount of other liabilities .....	2,000 00
 Total liabilities .....	 \$1,785,100 65



### VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society in 1919: In Ontario, none.

Assessments were made monthly in 1919.

Twelve assessments were made during the year 1919, and were payable on the first day of each month, and one special assessment.

The Society's books and accounts were audited on or before the 10th day of January April, July and October, by the Supreme Auditors.

Names and addresses of the auditors for 1919: Supreme Auditors—J. J. Volk, Dayton, N.Y.; John S. Boots, New Brighton, Pa.; Geo. W. Sulman, Chatham, Ont., and Geo. H. Scott, Norwalk, Ohio.

Books of record and account kept for purposes of life insurance certificates or benefits: Cash books, Ledgers and Card System for Record of Certificates.

Certain changes were made in the organization or management during the year 1919 in relation to insurance certificates or benefits.

Certain changes were, during 1919, made in the Constitution and Rules, in relation to insurance certificates or benefits.

Bond of Supreme Secretary-Treasurer, \$75,000.00.

Number of members in Ontario at 31st December, 1919, 8,631.

Number of certificate holders in Ontario, 31st December, 1919, 8,498.

Amount of insurance in force in Ontario at 31st December, 1919, \$8,783,000.00.

Number of members in Ontario who died during 1919, 113.

Amount of death benefits paid to Ontario members during 1919, \$150,666.42.

Amount of disability benefits paid to Ontario members during 1919, \$21,944.38.

### VIII. Cash Receipts.

Cash balance from 1918 (not extended), \$14,329,661.01.

Cash received during 1919 from:

Certificate fees .....	\$29,573 98
Assessments .....	6,281,671 00
Per capita tax .....	382,247 35
Supplies sold .....	4,256 90
Rent .....	8,000 00
Interest .....	730,272 43
Profits on bond sales .....	6,487 26
Relief fund fees .....	40,769 70
Refund of 1918 loan from expense account to Rel. No. 1 .....	15,000 00
Refund of 1918 loan from expense account to S. and A. ....	15,000 00
Apportionment from S. and A. to expense .....	100,000 00
Loan from Patriotic Fund to Life Benefit Fund .....	100,000 00
All other sources .....	44,660 82
Cash received from repayment of loan (not extended), \$30,000.00.	

Total receipts .....	<u>\$7,757,939 44</u>
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### IX. Cash Expenditure.

#### (a) Expenses of Management.

Cash paid during 1919 for:

Per capita tax, etc. ....	\$343,346 56
Commission and organization expenses .....	143,332 51
Law costs .....	4,077 40
Registration fees .....	2,221 06

Investigation of claims .....	\$8,600 12
Supplies bought .....	15,515 66
Travelling expenses .....	3,281 26
Expenses of annual or biennial meeting .....	25,915 53
Rent, light, heat and taxes .....	12,956 10
Officers' salaries and auditors' fees .....	24,606 58
Medical examiner's salary and expenses .....	56,070 39
Clerk hire .....	114,855 17
Printing, stationery, etc. ....	20,418 12
Printing official journal .....	38,151 44
Postage, telegrams and express .....	17,069 01
Actuarial expenses .....	2,171 81
Other expenses .....	7,712 19
Total expenses of management .....	\$840,300 91

(b) Miscellaneous Expenditure.

Benefits to widows and orphans .....	5,983,794 50
Sick benefits .....	85,146 89
Total disability benefits .....	505,906 28
Gratuities to distressed members .....	6,691 98
War claims, Patriotic Fund .....	245,202 38
Reconstruction of old Temple, Port Huron .....	25,000 00
Appointment from Life Benefit to Expense .....	100,000 00
Loan from Patriotic to Life Benefit .....	100,000 00
All other expenditure .....	138,644 15
Total expenditure .....	\$8,030,687 09

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1919.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	18,724	19,082,250 00	180,689 36	123	117,000 00
25-29.....	21,203	22,087,300 00	292,754 00	248	256,000 00
30-34.....	27,928	28,129,549 50	416,163 00	269	285,200 00
35-39.....	34,020	36,131,943 18	508,077 00	295	312,875 00
40-44.....	38,778	43,258,085 20	615,428 00	329	373,175 00
45-49.....	40,368	49,045,077 53	701,228 00	384	477,232 26
50-54.....	39,395	51,488,101 77	704,881 00	497	624,183 11
55-59.....	30,853	42,334,109 93	1,055,194 66	667	920,250 00
60-64.....	22,964	33,370,025 33	546,817 94	684	947,680 76
65-69.....	12,893	18,650,800 29	294,014 63	596	848,211 44
70-74.....	4,906	7,182,368 05	101,855 00	300	429,954 61
75-79.....	1,489	1,477,293 39	37,202 50	141	134,109 17
80-84.....	73	106,142 88	6,317 00	15	8,950 00
85 and over.....	1	500 00	.....	2	550 00
Totals.....	293,595	352,343,547 05	5,460,622 09	4,550	5,735,371 35

THE DOMINION COUNCIL OF CANADA AND NEWFOUNDLAND ROYAL  
TEMPLARS OF TEMPERANCE.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Walnut Street, Hamilton, Ontario.

Organized 13th February, 1884, and incorporated in Ontario, 9th February, 1885.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Rev. W. P. Fletcher, Dominion Councillor .....Toronto, Ont.  
C. VanNorman Emory, Dominion Secretary .....Hamilton, Ont.

I. Currency of Insurance Certificates.

Amount covered by contracts other than for endowments, or for Sick or  
Funeral benefits in force 31st December, 1919 .....\$3,886,500 00

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount.	
			\$	c.
Contracts in force 31st December, 1918 .....	4,396		4,890,500	00
Add contracts taken during 1919, new or renewed.....	118		105,500	00
Add amount by which various certificates were increased during 1919 .....			6,500	00
Gross number and amount of contracts on foot at any time during 1919	4,514		5,002,500	00
	Number.		Amount.	
Deductions:			\$	c.
Contracts matured in 1919 by death ....	59		78,000	00
Contracts lapsed in 1919 .....	925		1,030,000	00
Add to above deductions the amount by which various certificates still on foot were reduced during 1919 .....			8,000	00
Total deductions extended.....	984		1,116,000	00
Net contracts on foot 31st December, 1919 .....	3,530		3,886,500	00
Number of certificate holders in good standing on 31st December, 1919	3,029		3,336,500	00
Number of certificates temporarily suspended at 31st December, 1919	501		550,000	00
Grand total of certificate holders 31st December, 1919.....	3,530		3,886,500	00



### III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Council of Ontario.

Twenty-two members of the Grand Council died in 1919, and funeral benefits were paid amounting to \$1,100.00.

### IV. Sick Benefits.

Sick benefits are undertaken by the Grand Council of Ontario.

There were paid in 1919 sick benefits to 242 members.

Amount paid for sick benefits, \$5,512.00.

The total number of weeks' sickness experienced was 1,211.

The total cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1919, was, \$14,411.10.

### V. Assets.

	Supreme Body.
Cash value of real estate .....	\$41,449 26
Cash value of mortgages .....	190,777 00
Bonds, etc. ....	258,020 36
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Bank of Hamilton, Hamilton .....	41,940 23
Merchants Bank, Montreal .....	5,000 00
Dues called but not yet payable .....	12,709 39
Interest due or accrued .....	16,668 67
Other assets .....	3,974 09
Total assets Life Insurance Fund (not extended) .....	\$568,740 88
Total assets General Fund and other funds (not extended) ..	1,798 12
	<hr/>
Total .....	\$570,539 00

### VI. Liabilities.

Amount of claims admitted by Society .....	\$6,500 00
Amount of other claims .....	5,298 00
	<hr/>
Total amount of all liabilities .....	\$11,798 00

### VII. Miscellaneous.

Actions or proceedings instituted against the Society during 1919.—None.

Assessments are made for the purpose of life insurance each month, and are payable the first of each month. Twelve such assessments were made in 1919.

The Society's books were duly audited during 1919 monthly.

The following books of record and account are kept for purposes of insurance certificates or benefits: Cash Book, Council Register, Certificate Register, Claims, Statistical Inventory and two ledgers.

Names and post office addresses of the auditors for 1919 were as follows: A. C. Neff, F.C.A., Toronto; Oscar Main, Hamilton.

No changes were made in the constitution and rules in relation to insurance certificates or benefits.

Amount of bond of Supreme Secretary, \$10,000.00.

Number of members in Ontario, 31st December, 1919, 4,000.

Number of certificate holders in Ontario, 31st December, 1919, 2,736.

Amount of insurance in force in Ontario, 31st December, 1919, \$2,853,500.00.

Number of members in Ontario who died in 1919, 45.

Amount of death benefit claims paid to Ontario members during 1919, \$71,536.44.

**VIII. Cash Receipts.**

Cash balance from 1918 (not extended), \$23,232.34.

Cash received during 1919:

	Supreme Body.
Certificate fees .....	\$43 75
Assessment fees .....	9,610 15
Assessments .....	140,002 51
Per capita tax and levies .....	1,758 63
Propagation fund .....	2,857 16
Supplies sold .....	109 55
Interest and dividends .....	28,749 89
Guarantee premiums .....	70 50
All other sources .....	563 62
Received from investments (not extended), \$89,196.05.	
Total .....	<u>\$183,765 76</u>

**IX. Cash Expenditure.***(a) Expenses of Management.*

	Supreme Body.
Cash paid during 1919 for:	
Board fees .....	\$254 25
Commission and organization expenses .....	6,084 70
Investigation of claims .....	175 29
Registration fees .....	140 00
Interest .....	521 83
Supplies bought .....	396 88
Travelling expenses .....	95 20
Rent, light, heat and taxes .....	706 04
Managing officers' salaries and officers' and auditors' fees .....	1,980 00
Medical officers' salaries and expenses .....	91 60
Clerk hire .....	1,180 00
Official journal .....	1,523 22
Printing (other than official journal), stationery and advertising ..	183 83
Postage, telegrams and express .....	446 17
Premiums for guarantee .....	71 27
Other management expenses detailed in memo. ....	539 81
Total expenses of management .....	<u>\$14,390 09</u>

*(b) Miscellaneous Expenditure.*

	Supreme Body.
Life insurance claims other than endowments .....	101,666 52
Cash paid for investments, \$133,197.31.	
Grand totals .....	<u>\$116,056 61</u>

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1919.

Attained ages.	Number of members.  Col. 1	Amount of insurance.  Col. 2	Amount of monthly payments.  Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	191	159,000 00	143 88	1	1,000 00
25-29.....	204	193,500 00	194 94	.....	.....
30-34.....	274	259,500 00	283 32	2	1,500 00
35-39.....	313	298,250 00	380 20	.....	.....
40-44.....	297	299,250 00	447 21	3	3,000 00
45-49.....	367	371,250 00	679 60	1	2,000 00
50-54.....	462	528,000 00	1,215 25	3	2,500 00
55-59.....	424	495,000 00	1,444 63	3	6,000 00
60-64.....	349	426,000 00	1,599 22	9	9,000 00
65-69.....	325	413,500 00	2,089 95	10	18,000 00
70-74.....	200	269,750 00	1,741 68	16	19,500 00
75-79.....	74	107,500 00	840 80	6	9,500 00
80-84.....	33	47,000 00	364 90	3	4,000 00
85 & over.....	17	19,000 00	120 53	2	2,000 00
Totals.....	3,530	3,886,500 00	11,546 11	59	78,000 00



CATHOLIC ORDER OF FORESTERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office of the Society, 30 La Salle Street, Chicago, Ill.

Chief Agent and Attorney for Ontario, L. V. Dusseau, Toronto.

Organized 24th May, 1883, and incorporated under the laws of the State of Illinois, 24th May, 1883.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

- Thomas H. Cannon, High Chief Ranger .....Chicago, Ill.
- Thos. F. McDonald, High Secretary .....Chicago, Ill.
- Gustave Keller, High Treasurer .....Appleton, Wis.

I. Currency of Insurance Certificates.

Amount covered by endowment contracts in force 31st December, 1919.—None.

Amount covered by contracts other than endowments, or for sick or funeral benefits, \$155,097,000.00.

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1918 .....	150,445	150,396,750 00
Add contracts taken during 1919, new or renewed.....	10,516	9,806,750 00
Add amount by which various certificates were increased during 1919 .....		64,750 00
Gross number and amount of contracts on foot at any time during 1919 .....	160,961	160,268,250 00

	Number.	Amount.		
		\$ c.		
Deductions :				
Contracts matured in 1919, death.....	1,659	1,716,750 00		
Contracts lapsed in 1919 .....	3,835	3,441,000 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1919.....		13,500 00		
Total deductions extended.....	5,494	5,171,250 00	5,494	5,171,250 00
Net contracts on foot 31st December, 1919 .....			155,467	155,097,000 00

### III. and IV. Sick and Funeral Benefits.

Sick and funeral benefits being matters of option with Subordinate Courts, no reports are made to the High Court.

### V. Assets.

Bonds, debentures, etc. ....	\$8,406,885 92
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Citizens' National Bank, Appleton, Wis. ....	49,388 08
Continental & Commercial Trust Savings .....	5,000 00
Interest due and accrued .....	131,023 35
Due from Subordinate Courts .....	28,594 79
Furniture and fixtures .....	6,494 15
Amount of all other assets .....	8,976 43
<b>Total assets .....</b>	<b>\$8,636,362 72</b>

### VI. Liabilities.

Amount of claims admitted .....	\$696 66
Amount of claims supposed or reported .....	253,500 00
Amount of claims resisted .....	14,500 00
All other liabilities .....	740 84
<b>Total liabilities .....</b>	<b>\$269,437 50</b>

### VII. Miscellaneous.

One action was instituted against the Society during 1919 in Ontario.

Assessments are made monthly, and are payable first of each month.

Twelve such assessments were made during the year 1919.

The Society's books were audited January and July, 1919.

Books kept by Society: Benefit Certificate Register, Cash Book, Ledger, Journal, Subordinate Court Ledger, and Death Claim Register.

Names and post office addresses of the auditors for 1919 were as follows: Barrow, Wade, Guthrie & Co., Chicago.

No changes were made during 1919 in the constitution or rules of the Society.

Bond of Supreme Secretary, \$50,000.00.

Bond of Supreme Treasurer, \$250,000.00.

Number of members in Ontario, 31st December, 1919, 8,554.

Number of certificate holders in Ontario, 31st December, 1919, 8,554.

Amount of insurance in force in Ontario at 31st December, 1919, \$8,797,000.00.

Number of members in Ontario who died during 1919, 96.

Amount of death benefits paid to Ontario members during 1919, \$126,445.93.

## VIII. Cash Receipts.

Cash balance from 1918 (not extended), \$22,619.18.

Cash received during 1919 from:

Assessments (mortuary) .....	\$2,216,688 49
Loyalty assessments .....	169,236 69
Per capita tax and levies .....	151,316 40
Certificate fees .....	7,068 50
Supplies sold .....	4,926 98
Interest .....	399,196 92
Borrowed money .....	347,250 00
Premiums for guarantee of lodge officers .....	4,926 69
All other sources .....	1,152 52
Cash received from repayment of loans or investments (not extended), \$78,191.69.	

Total receipts .....	<u>\$3,301,763 19</u>
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## IX. Cash Expenditure.

## (a) Expenses of Management.

Cash paid during 1919 for:

National Fraternal Congress and A. F. C. S. ....	\$653 31
Law costs .....	4,714 08
Registration fees, Insurance Departments .....	1,377 51
Medical examiners' salary and expenses .....	3,294 75
Investigation of claims .....	510 39
Travelling expenses .....	6,455 12
Furniture and fixtures .....	288 85
Rent, light, heat and fire insurance .....	5,538 29
Salaries, officers' and auditors' fees .....	15,259 85
Clerk hire .....	28,052 29
Official journal .....	27,750 65
Printing, stationery and advertising .....	9,726 28
Postage, telegrams and express, telephone .....	5,532 09
Actuary fees .....	318 94
Other management expenses .....	945 09

Total expenses of management .....	<u>\$110,417 49</u>
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## (b) Miscellaneous Expenditure.

Life insurance claims .....	2,185,526 58
Per capita tax or levies, other than for management .....	33,475 94
Borrowed money repaid .....	675,078 54
Interest paid on borrowed money .....	18,577 45
Lodge supplies .....	5,673 39

Total expenditure .....	<u>\$3,028,749 39</u>
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1919.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	19,194	17,457,250 00	178,340 39	73	71,000 00
25-29.....	16,503	15,234,000 00	167,115 31	85	78,750 00
30-34.....	19,304	18,160,750 00	218,655 82	111	109,000 00
35-39.....	19,254	18 794,250 00	262,074 47	100	99,000 00
40-44.....	19,843	19,859,250 00	284,564 22	153	156,000 00
45-49.....	19,101	19,729,500 00	297,969 27	196	198,000 00
50-54.....	17,186	18,278,250 00	291,118 70	225	240,500 00
55-59.....	13,111	14,381,750 00	247,553 87	268	293,000 00
60-64.....	7,996	8,936,000 00	162,043 20	214	229,000 00
65-69.....	3,059	3,318,000 00	77,601 02	138	145,500 00
70-74.....	781	802,000 00	25,131 94	63	64,000 00
75-79.....	127	138,000 00	4,260 12	26	26,000 00
80-84.....	8	8,000 00	260 16	7	7,000 00
85 & over.....					
Totals.....	155,467	155,097,000 00	2,216.688 49	1,659	1,716,750 00

THE SUPREME LODGE KNIGHTS OF PYTHIAS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office of Supreme Lodge, Minneapolis, Minn., U.S.A.

Chief Agent and Attorney for Ontario, Alex. Coulter, 92 Park Road, Toronto, Ont.

Organized 19th February, 1864. Re-incorporated by Special Act of Congress, January 29th, 1894.

The Executive Officers of the Grand Lodge of Ontario at the 31st December, 1919, were as follows:

- W. H. Corrie, Grand Chancellor ..... St. Thomas.
- A. G. Marshall, Grand Vice-Chancellor ..... Ottawa.
- Chas. Tinsley, Grand Prelate ..... London.
- Alex. Coulter, Grand Keeper of Records and Seal ..... Toronto.
- John Burns, Grand Master of Exchequer ..... Niagara Falls.
- Alf. W. Wilkes, Past Grand Chancellor ..... Hamilton.

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

Supreme Lodge.	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1918.....	72,547	96,365,445 00
Add contracts taken during 1919 .....	7,062	10,160,500 00
Gross number and amount of contracts on foot at any time during 1919	79,609	106,525,945 00

	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1919 .....	1,157	1,738,595 46
Contracts lapsed in 1919 .....	2,412	3,295,974 00
Contracts surrendered.....		
Add to above deductions the amount by which various certificates still on foot were reduced during 1919.....		242,481 54
Total deductions .....	3,569	5,277,051 00

Net contracts on foot 31st December, 1919 .....	76,040	101,248,894 00
In Ontario, 212.		
No. of deaths, 3.		
Benefits paid, \$2,500.00.		
Amount of insurance in force in Ontario, \$238,943 00		

**VIII. Cash Receipts.**

Fees .....	\$53 92
Interest (bank) .....	2,354 34
Monthly payments .....	2,571,868 28
Income from investments .....	509,183 59
Other sources .....	3,632 93
<b>Total receipts .....</b>	<b>\$3,087,093 06</b>

**IX. Cash Expenditure.**

Life insurance claims .....	\$1,881,975 69
Printing, supplies and office expenses .....	19,919 34
Medical examinations .....	15,130 00
Organization .....	125,566 09
Adjusting claims .....	2,629 10
Depreciation in municipal bonds .....	12,695 18
Commission .....	113,385 22
All other expenditures .....	154,326 85
Balance, receipts over expenditure .....	761,465 59
<b>Total expenditure .....</b>	<b>\$3,087,093 06</b>

Balance on hand, 31st December, 1918 ..... \$10,250,078 23

Balance on hand, 31st December, 1919 ..... \$11,011,543 82

**Deposited as follows:**

Cash in bank .....	\$55,434 71
Cash in office .....	1,200 00
Bonds and securities .....	10,954,909 11
	<b>\$11,011,543 82</b>

**GRAND LODGE OF ONTARIO.****III. Funeral Benefits.**

Funeral benefits are undertaken by the Subordinate bodies, with a total membership of 3,735 at 31st December, 1919.

Number of members of the Society who died during 1919, 26; funeral benefits amounting to \$2,628.50 were paid.

**IV. Sick Benefits.**

Number of members who received sick benefits during 1919, 239.

Amount of benefits paid during 1919, in respect of sick members, \$4,968.52.

Number of weeks' sickness experienced in 1919, 1,493.

Amount paid for medical attendance during 1919, \$1,674.84.

Amount of cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1919, \$47,525.34.



V. Assets.

	Grand Body.	Subordinate Bodies.
In bank on 31st December, 1919 .....	\$2,893 91	\$55,441 72
All other .....	.....	20,646 02
Total assets .....	\$2,893 91	\$76,087 74

VI. Liabilities.

Aggregate amount of all liabilities (subordinate lodges) .....	\$544 97
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VII. Miscellaneous.

Payments for insurance certificates are fixed monthly rates, and are payable from the 1st to the 20th day of each month. Eleven such payments were made during 1919. The books of the Society were audited on July 8th, 1919.

Books kept by the Society are as follows: Numerical Statements, Lodge Receipts, Lodge Expenses, Financial Statements.

Names and addresses of auditors: Walter Hartling, Kitchener, and Thos. G. Booke, Toronto.

Amount of Grand Treasurer's Bond, \$500.00.

Amount of Grand Secretary's Bond, \$500.00.

VIII. Cash Receipts.

Cash balance from 1918 (not extended), Grand Body, \$1,693.52.

Cash received during 1919 from:

Initiation and application fees .....	.....	\$3,064 00
Per capita tax .....	\$3,612 50	.....
Dues .....	.....	21,385 55
Assessments .....	.....	1,000 55
Degrees and cards .....	.....	4,981 60
Supplies sold .....	697 88	60 00
Rent .....	.....	1,002 65
Interest .....	.....	2,126 68
All other sources .....	1,019 53	1,272 49
Total receipts .....	\$5,329 91	\$34,893 52

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Per capita tax and levies .....	\$268 72	\$3,520 50
Registration fee .....	25 00	.....
Expenses of annual meeting .....	940 55	.....
Supplies bought .....	368 74	1,198 29
Rent, light, heat and taxes .....	36 00	5,067 68
Travelling expenses .....	985 77	.....
Salaries, officers' and auditors' fees .....	750 00	1,829 19
Official journal .....	326 00	.....
Printing, stationery and advertising .....	116 10	1,152 07
Postage, telegrams and express .....	230 14	562 92
Premiums for guarantee of lodge officers .....	82 50	.....
Total expenses of management .....	\$4,129 52	\$13,330 65

(b) Miscellaneous Expenditure.

Funeral benefits .....	\$1,108 50
Benefits to widows and orphans .....	1,520 00
Sick benefits .....	4,968 52
Medical attendance .....	1,674 82
Gratuities to distressed members .....	682 00
Other expenditures .....	5,646 82
Total expenditure .....	\$4,129 52 \$28,931 31

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1919.

(Fourth Class.)

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....					
25-29.....					
30-34.....	1	1,186 00	19 56		
35-39.....	4	7,000 00	103 11		
40-44.....	24	35,785 00	611 62		
45-49.....	49	76,819 00	1,535 01	1	2,000 00
50-54.....	87	143,387 00	3,832 46	5	12,000 00
55-59.....	124	215,003 00	7,188 34	3	6,000 00
60-64.....	161	292,648 00	12,816 48	5	9,000 00
65-69.....	209	388,613 00	22,063 38	9	18,612 00
70-74.....	231	397,597 00	29,136 62	21	36,904 00
75-79.....	121	200,776 00	19,669 30	15	30,786 00
80-84.....	36	55,617 00	7,205 93	2	3,315 00
85 & over.....	8	7,712 00	2,092 18	2	3,500 00
Totals.....	1,055	1,822,143 00	106,273 99	63	122,117 00

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1919.

(Fifth Class.)

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	1,143	1,581,500 00	28,669 30	3	3,000 00
25-29.....	4,295	5,384,874 00	99,361 87	23	31,331 66
30-34.....	7,289	8,849,924 00	157,937 74	54	61,128 70
35-39.....	10,503	12,612,783 00	217,609 38	66	80,301 96
40-44.....	11,580	14,285,955 00	246,343 84	79	104,096 74
45-49.....	11,966	15,560,456 00	278,658 22	105	138,987 48
50-54.....	10,767	14,929,215 00	290,483 49	138	205,988 00
55-59.....	8,412	12,489,478 00	275,939 18	204	322,227 92
60-64.....	5,605	8,504,367 00	231,011 95	166	261,459 00
65-69.....	2,364	3,643,363 00	222,002 32	139	211,044 00
70-74.....	838	1,267,948 00	79,919 37	87	142,413 00
75-79.....	187	268,945 00	21,255 11	23	45,500 00
80-84.....	32	37,623 00	4,010 05	5	7,000 00
85 & over.....	4	8,500 00	1,454 23	2	2,000 00
Totals.....	74,985	99,424,931 00	2,154,656 05	1,094	1,616,478 46

THE COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, 51 Yonge Street, Toronto, Ont.

Organized in 1871, and incorporated in Canada, 26th May, 1874.

The Executive Officers of the Society at the 30th November, 1919, were as follows:

C. J. Tuthill, President .....	Toronto.
Walter Moore, 1st Vice-President .....	Toronto.
Harvey Dodson, 2nd Vice-President .....	Toronto.
E. Fielding, Treasurer .....	Toronto.
Jas. Sargant, Secretary .....	Toronto.

III. Funeral Benefits.—None.

IV. Sick Benefits.—No official Sick Benefits.

V. Assets.

Real estate .....	\$35,000 00
Bonds, debentures, etc. ....	1,479,083 47
Cash on deposit, not drawn against, in Dominion Bank, Toronto .....	2,753 54
Total assets .....	<u>\$1,516,837 01</u>

VI. Liabilities.—None.

VII. Miscellaneous.

No actions were instituted against the Association during 1919.  
No assessments are made.  
The Society's books were duly audited on December 14th, 1919.  
Books of record or account kept for the purpose of insurance contracts or benefits:  
Insurance Register.  
Names and post office addresses of the auditors for 1919 were as follows: Henry Barber, and C. N. Sutherland, Toronto.  
No changes were, during the year ending 30th November, 1919, made in the constitution in relation to insurance certificates or benefits.  
Bond for Secretary, \$3,000.00.  
Number of members, 13,840.  
Number of members whose mortuary benefits were paid in year ending 30th November, 1919, 154.  
Amount of benefits paid during the year, \$91,201.67.  
Amount of insurance in force, 30th November, 1919, \$5,858,715.00.



**VIII. Cash Receipts.**

Cash balance from 1918, \$6,759.43.

Cash received during 1919:

Travelling certificates .....	\$129,773 50
Honorary certificates .....	8,650 00
Duplicate certificates .....	390 00
Interest and dividends .....	70,735 24
Rents .....	4,510 00
Investments repaid (not extended), \$37,509.96.	

Total receipts .....	<u>\$214,058 74</u>
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**IX. Cash Expenditure.***(a) Expenses of Management.*

Amount paid during 1919:

Commission expenses of agencies .....	\$2,324 19
Law costs .....	320 27
Expenses of annual meeting .....	150 00
Supplies bought .....	132 42
Travelling expenses .....	439 75
Rent, light, heat and taxes, etc. ....	5,917 84
Managing officers' salaries, etc. ....	4,614 00
Clerk hire .....	2,154 00
Printing and advertising .....	1,830 88
Postage and stationery, etc. ....	1,207 53
Patriotic and Red Cross subscriptions .....	1,280 00
Volunteer members for military service .....	1,870 00
Other managing expenses .....	972 04

Total .....	<u>\$23,212 92</u>
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*(b) Miscellaneous Expenditure.*

Mortuary benefits .....	91,201 67
Investments (not extended), \$141,160.00.	

Total expenditure .....	<u>\$114,414 59</u>
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THE ST. JOSEPH UNION OF CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, 325 Dalhousie Street, Ottawa, Ont.

Organized 22nd March, 1863; incorporated 1st June, 1864.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

J. Tetreault, President ..... Sherbrooke, Que.  
Chas. Leclerc, Secretary-Treasurer ..... Ottawa, Ont.

II. Movement in Insurance Certificates.

(b) *Contracts for Insurance, other than endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1918 .....	21,707	17,009,275 00
Add contracts taken during 1919, new or renewed.....	2,252	1,646,650 00
Add amount by which various certificates still on foot were increased..	.....	139.050 00
Gross number and amount of contracts on foot at any time during 1919	23,959	18,794,975 00
	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1919.....	190	162,700 00
Contracts lapsed in 1919.....	2,166	1,658,400 00
Deduction of certificates .....	.....	.....
Total deductions extended.....	2,356	1,821,100 00
Net contracts on foot at 31st December, 1919.....	21,603	16,973,875 00

III. Funeral Benefits.

No special fund for funeral benefits. They are paid out of General Fund.  
Number of members' wives deceased in 1919, 90.  
Amount paid in respect of deceased wives of members, \$6,825.00.

IV. Sick Benefits.

Sick benefits are undertaken by the Society.  
Number of members who have received sick benefits during 1919, 2,312.  
Amount of sick benefits paid, \$77,844.51.  
Number of weeks' sickness experienced during 1919, 15,726.  
Amount standing to credit of Sick Benefit Fund, \$25,493.44.

**V. Assets.**

Cash value of real estate, less encumbrances .....	\$80,600 00
Cash value of mortgages .....	22,000 00
Bonds, debentures, etc. ....	1,390,753 68
Cash on hand held by cashier .....	.....
Cash on deposit to the Society's credit in the following chartered banks:	
Provincial Treasurer, Quebec .....	5,000 00
Provincial Treasurer, New Brunswick .....	5,000 00
La Banque Provinciale, Hochelaga and Royal .....	750 38
Interest due and accrued .....	58,396 92
Advances to aged members .....	155 00
Advances to members of the Social Class .....	220,511 93
Total assets, Insurance Fund (not extended) .....	\$1,443,218 94
Total assets, Sick and Funeral Fund (not extended) .....	25,493 44
Total assets, General and other funds (not extended) .....	1,195 26
All other assets .....	13,547 43
Total assets .....	<u>\$1,796,715 34</u>

**VI. Liabilities.**

Amount of claims admitted by the Society .....	\$11,600 00
Amount of claims for death of members' wives .....	375 00
Dues to members of the social class, payable weekly .....	86,753 98
All other .....	45,567 85
Total liabilities .....	<u>144,296 83</u>

**VII. Miscellaneous.**

Actions or proceedings instituted by or against the Society during 1919: Mrs. H. Charbonneau vs. L'Union St. Joseph du Canada, Division Court of Ottawa, \$800.00; policy not in force when death occurred. Action dismissed.

Assessments are made monthly.

Twelve assessments were made during 1919, payable 1st of every month.

Certain changes were made in the organization or management of the Society and in relation to benefits during 1919.

The accounts were audited continuously.

The books of record are: Councils, Ledgers, General Ledgers, Death Registers, Auxiliary Books, Members' Registers, Card Index, Social Class Instalment Ledger.

Certain changes were made in the Constitution and Rules in relation to insurance certificates or benefits.

Names and addresses of auditors: Aurelien Belanger and J. Pinard, M.P.P., Ottawa.

Amount of bond of Secretary-Treasurer, \$5,000.

Amount of bond of Cashier, \$2,000.

Number of members in Ontario, 31st December, 1919, 4,845.

Amount of insurance in force in Ontario at 31st December, 1919, \$4,195,425.00.

Number of members in Ontario who died in 1919, 59.

Amount of death benefits paid to Ontario members in 1919, \$71,683.61.

Amount of sick benefits paid to Ontario members in 1919, \$15,914.25.



**VIII. Cash Receipts.**

Cash balance from 1918 (not extended), \$90,865.91.

Cash received during 1919 from:

Application fees .....	\$3,492 00
Assessments .....	459,463 71
Transfer fees, degrees and cards .....	508 50
Supplies sold .....	76 24
Rent .....	6,964 00
Interest and dividends .....	33,404 30
All other sources (detailed in memo.) .....	4,004 94
Cash received from payment of loans or investments (not extended), \$8,864.24.	

Total receipts .....	<u>\$507,913 69</u>
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**IX. Cash Expenditure.***(a) Expenses of Management.*

Cash paid during 1919 for:

Collection of fees .....	\$25,263 57
Commission and organization expenses .....	16,671 67
Law costs .....	3,987 90
Registration fees .....	144 60
Investigation of claims .....	613 80
Profit and loss account .....	1,000 49
Supplies bought .....	395 73
Travelling expenses .....	1,852 40
Rent, etc. ....	92 00
Managing officers' salaries, officers' fees .....	5,903 84
Clerk hire .....	15,093 94
Medical examiner's salary .....	3,499 92
Official journal .....	2,939 10
Printing and stationery .....	1,364 07
Postage, telegrams and express .....	1,436 14
Guarantee premiums .....	28 00
Revision of statutes .....	200 00
Other expenses .....	1,080 14

Total expenses of management .....	<u>\$81,567 31</u>
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*(b) Miscellaneous Expenditure.*

Life insurance claims .....	243,279 58
Advances to aged members .....	2,163 70
Sick benefits .....	77,844 51
Old age benefits .....	20,668 66
Members' wives benefits .....	6,825 00
Total disability benefits .....	4,241 08
Maintenance and repairs of real estate .....	8,915 42
Paid on note .....	105,000 00
Expenses, other than the foregoing (detailed in memo.) .....	7,450 03
For investments (not extended), \$37,705.43.	

Total expenditure .....	<u>\$557,955 29</u>
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1919.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	3,765	2,663,750 00	2,563 56	19	14,000 00
25-29.....	3,549	2,710,100 00	2,836 66	27	22,650 00
30-34.....	3,561	2,885,000 00	3,433 21	26	23,500 00
35-39.....	3,039	2,456,850 00	3,271 48	24	23,100 00
40-44.....	2,566	2,112,150 00	3,247 30	15	13,100 00
45-49.....	1,860	1,479,450 00	2,688 25	15	12,000 00
50-54.....	1,388	1,122,850 00	2,392 43	17	12,550 00
55-59.....	855	689,150 00	1,646 53	17	14,000 00
60-64.....	666	528,310 00	1,545 83	13	11,700 00
65-69.....	307	296,730 00	1,550 24	11	11,500 00
70-74.....	34	28,925 00	104 40	5	4,000 00
75-79.....	12	9,610 00	57 30	1	600 00
80-84.....	.....	.....	.....	.....	.....
85 and over.....	1	1,000 00	6 40	.....	.....
Totals.....	21,603	16,983,875 00	25,343 59	190	162,700 00

## THE GRAND LODGE OF ONTARIO INDEPENDENT ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

*To which are appended statements of the Auxiliary Bodies lettered below as A, B, C, and D.*

*Head Office, 229 College Street, Toronto.*

Organized 27th July, 1855; incorporated in Ontario, 5th February, 1875.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Dr. G. M. Hermiston, Grand Master .....	Toronto.
William Brooks, Grand Secretary .....	Toronto.
C. H. Mann, Grand Treasurer .....	Hamilton.

### I. Currency of Insurance Certificates.

Amount covered by Endowment Contracts in force, 31st December, 1919.—None.

Amount covered by Contracts of Insurance other than Endowments.—None.

### II. Movement in Insurance Certificates.

(a) Contracts of Endowments or benefits in the nature thereof.—None.

(b) *Contracts for Insurance, other than endowments, Sick Benefits or Funeral Benefits.*

### III. Funeral Benefits.

The Subordinate Lodges undertake Funeral Benefits. The total membership of these lodges at the 31st December, 1919, was 58,473.

The number of deaths in the Society in 1919, 518.

The amount of Funeral Benefits paid in 1919, in respect of deceased members was \$23,360.99.

Total amount of Funeral Benefits paid in respect of deceased wives, \$2,764.01.

General Benefit Fund includes Sick and Funeral Benefits and General Expense Fund, \$2,649,805.75.

Nurse Fund (maintained by a few lodges only), \$12,624.97.

Contingent Fund, applicable to any purpose of the lodge, \$20,845.75.

Widows' and Orphans' Fund, \$37,979.47.

Social Fund, \$4,516.10.

Total cash standing to credit of General Benefit Fund at 31st December, 1919, \$2,725,772.04.

### IV. Sick Benefits.

The Subordinate Lodges undertake Sick Benefits.

The total number of members who received Sick Benefits in 1919 was 5,640.

The amount of benefits paid in 1919, in respect to special relief and sick members was \$137,892.88.

The number of weeks' sickness experienced in 1919 was 47,157. Amount paid for medical attendance during 1919, \$17,558.81.

Nursing, \$5,011.40.



V. Assets.

	Grand Lodge.	Subordinate Lodges.
Amount of real estate .....	.....	\$861,367 66
Amount of mortgages, etc. ....	.....	1,190,565 17
Cash in hands of Grand Secretary and in banks .....	\$54 00	281,864 33
Amount of cash in Standard Bank, Toronto .....	5,969 77	.....
Amount of cash in Dominion Bank .....	12,709 47	.....
Amount of cash in Dominion Bank (special relief) .....	2,083 46	.....
Cash in Canada Permanent .....	3,311 09	.....
Tax due from lodges .....	20,465 20	.....
All other assets .....	29,543 66	439,949 63
Total amount of assets .....	\$74,136 65	\$2,778,746 79

VI. Liabilities.

Funds at credit of defunct lodges .....	\$916 97	.....
Peace Monument Fund .....	49 72	.....
Balance due Subordinate Lodges .....	86 80	.....
Bonding Fund .....	3,311 09	.....
Balance and per capita to Home .....	6,014 00	.....
Per capita and Home Tax to Grand Lodge .....	.....	\$20,465 20
Special relief fund .....	11,933 46	.....
All other liabilities .....	.....	52,974 75
	\$22,312 04	\$73,439 95

VII. Miscellaneous.

Actions or proceedings instituted against the Society during 1919: None.

The books and accounts of the Subordinate Lodges were audited in January and July, 1919, and those of the Grand Lodge in April, 1919.

Names and post office addresses of Grand Lodge Auditors: Henry Clarke, Elora; W. E. Gowling, Ottawa.

No changes were, during 1919, made in the Constitution and Rules in relation to insurance certificates or benefits.

Amount of bond of Grand Secretary, \$5,000.00.

Amount of bond of Grand Treasurer, \$5,000.00.

VIII. Cash Receipts.

Cash balance (Grand Lodge) from 1918 (not extended), \$18,920.74.		
Cash received during 1919 from:		
Initiation fees, etc. ....	.....	\$89,048 88
Dues .....	.....	374,480 80
Per capita tax and Home tax .....	\$67,029 80	.....
Fines .....	190 00	.....
Charter fees .....	90 00	.....
Supplies sold .....	9,953 77	.....
Rent, interest and dividends .....	.....	151,713 50
Interest .....	1,111 56	.....
Bonding charges .....	582 34	.....
All other sources .....	2,570 36	158,628 71
Total receipts .....	\$81,527 83	\$773,871 89

## IX. Cash Expenditure.

## (a) Expenses of Management.

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1919 for:		
Per capita tax .....	.....	.....
Registration fee .....	\$25 00	.....
Expenses of annual meeting .....	11,071 42	.....
Rent, etc. ....	1,450 00	.....
Supplies bought .....	7,894 60	.....
Salaries, officers' and auditors' fees .....	5,877 47	.....
Official journal .....	1,488 70	.....
Printing, stationery and advertising .....	1,514 10	.....
Postage, telephone, telegrams and express .....	989 68	.....
Travelling expenses and appropriations to offices .....	1,505 30	.....
Law costs .....	150 00	.....
Other management expenses (detailed in memo.) .....	4,123 52	\$220,438 02
Total expenses of management .....	\$36,089 79	\$220,438 02

## (b) Miscellaneous Expenditure.

Funeral benefits .....	.....	26,125 00
Benefits to widows and orphans .....	.....	33,112 58
Sick benefits .....	.....	131,288 35
Medical attendance and nursing (\$5.011.40) .....	.....	22,570 21
Gratuities—Special relief .....	.....	6,604 53
Ontario Oddfellows' Home .....	11,000 00	.....
Dues of members on active service .....	17,245 49	.....
All other expenditure .....	11,985 50	149,671 31
Investments (not extended, subordinates), \$148,268.96.		
Grand total .....	\$76,320 78	\$589,810 00

## (A) The Oddfellows' Funeral Aid Association of the Counties of Lincoln and Welland.

## ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Receipts (dues and interest) and balance in bank, December 31st, 1919..	\$2,069 97
Expenses of management .....	1,554 43
Balance on hand, in bank and invested .....	4,441 08
Membership, 31st December, 1919 .....	383
Initiated .....	43
Died .....	4
Suspended and withdrawn .....	7

(B) Abstract from the returns of Rebekah Lodges to the Grand Lodge of Ontario,  
31st December, 1919.

	Males.	Females.	Total.
Number of members, 31st December, 1918 .....	6,065	10,960	17,025
Admitted during 1919 .....	1,211	2,507	3,718
Total .....	7,276	13,467	20,743
Deduct .....	462	864	1,326
Membership, 31st December, 1919 .....	6,814	12,603	19,417

**Receipts.**

Dues .....	\$18,799 08
Initiations .....	4,588 75
Rents, etc. ....	461 33
Miscellaneous .....	12,569 66
Total .....	<u>\$36,418 82</u>

**Expenditure.**

Relief of members .....	\$202 93
Relief of widows and orphans .....	43 03
I.O.O.F. Home .....	2,639 22
Special relief .....	445 35
Total .....	<u>\$3,330 53</u>

**Miscellaneous.**

Expenses, lodges .....	\$24,986 34
Invested fund of Rebekah Lodges .....	18,828 71
Cash on hand, Rebekah Lodges .....	17,261 79
Cash on hand of assembly .....	2,946 99
Working expenses assembly .....	6,659 57
Total assets .....	70,683 40

(C) *The following summary from the returns of the Grand Encampment shows the Membership and standing at 31st December, 1919.*

Number of members as from last report .....	8,816
Initiated during the year ending 31st December, 1919 .....	1,162
Admitted by card during the year ending 31st December, 1919 .....	102
Reinstated during the year ending 31st December, 1919 .....	47
Total membership at any time during 1919 .....	<u>10,127</u>

**Deductions**

Withdrawn by card .....	144
Suspended by non-payment of dues .....	377
Suspended for cause .....	36
Deceased .....	78
	<u>635</u>

Net membership, 31st December, 1919 .....	9,492
-------------------------------------------	-------

Number of Patriarchs relieved in 1919 .....	514
Relief to widowed families, 1919 .....	\$239 25
Amount paid for burying the dead in 1919 .....	614 50
Amount paid for special relief in 1919 .....	699 28
Amount paid for relief of Patriarchs (sick benefits) .....	5,280 47
Total amount of relief paid .....	<u>\$6,833 50</u>



Receipts from all sources .....	\$38,195 39
Current expenses (Subordinates) .....	30,172 85
Cash assets (Subordinates) .....	19,692 93
Invested funds (Subordinates) .....	35,647 34

(D) *Record of the Oddfellows' Mutual Aid Association of the City of London, Ontario.*

**Year Ending 31st December, 1919.**

Number of members died in 1919 .....	3
Number of members, 31st December, 1919 .....	37
Amount of cash received during the year 1919 .....	\$68 20
Amount of expenses in management in 1919 .....	2 64
Amount paid funeral claims .....	62 00
Amount on hand, 31st December, 1919 .....	20 90

THE PROVINCIAL GRAND ORANGE LODGE OF ONTARIO WEST.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, 39 Browning Avenue, Toronto, Ont.

Organized 20th February, 1860; incorporated 11th September, 1891.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Major D. Sharpe, Grand Master .....Welland.  
A. A. Gray, Deputy Grand Master .....Toronto.  
James F. Harper, Grand Treasurer .....Hamilton.  
W. M. Fitzgerald, Grand Secretary .....Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Primary Lodges, with a membership of 40,977.

Number of members of the Society who died during 1919, 512.

Total amount of funeral benefits paid in 1919, in respect of deceased members, \$1,066.50.

Amount standing to credit of Sick and Funeral Fund, \$47,331.31.

II. Sick Benefits.

Number of members who received sick benefits during 1919, 139.

Total amount of benefits paid in 1919, in respect of sick members, \$2,549.25.

Number of weeks' sickness experienced in 1919, 849.

Amount paid for medical attendance during 1919, \$6,157.66.

III. Assets.

	Grand Lodge.
Actual amount of cash on hand, 23rd February .....	\$176 75
Cash on deposit, Bank of Hamilton, Hamilton .....	17,553 64
Total .....	<u>\$17,730 39</u>

IV. Liabilities.—None.

V. Miscellaneous.

The Society's accounts were duly audited in March, 1920, and the names and addresses of the auditors for 1919 are W. H. Taylor, Aurora, and J. M. Bailey, Walker-ville.

Books of account kept by the Society are: Cash Book, Receipt Book and Ledger.  
Amount of bond of Treasurer, \$2,000.00.

VI. Cash Receipts.

Cash balance from 1918 (not extended), \$12,212.71.

Cash received during 1919 from:

Assessments .....	\$221 50
Per capita tax and levies .....	11,463 60
Interest and dividends .....	259 56
All other sources .....	253 75
	<hr/>
Total .....	\$12,198 41
	<hr/>

VII. Cash Expenditure.

(a) Expenses of Management.

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1919 for:		
Commission .....	417 50	.....
Registration fee .....	25 00	.....
Expenses of annual meeting .....	109 55	.....
Supplies bought .....	215 30	.....
Travelling expenses .....	55 55	.....
Rent, light, heat and taxes .....	50 00	.....
Managing officers' salaries .....	1,610 00	.....
Printing, stationery and advertising .....	939 68	.....
Postage, telegrams and express .....	233 40	.....
Premium for guarantee of lodge officers .....	8 00	.....
Discount .....	14 00	.....
	<hr/>	<hr/>
Total expenses of management .....	\$3,677 98	.....

(b) Miscellaneous Expenditure.

Per capita tax and levies, other than for management ....	1,552 75	.....
Sick benefits .....	.....	\$2,549 25
Funeral benefits .....	.....	1,066 50
Medical attendance .....	.....	6,157 66
Grants to orphanages .....	350 00	.....
Grants to Legislative Committee .....	1,000 00	.....
All other .....	100 00	.....
	<hr/>	<hr/>
Totals .....	\$6,680 73	\$9,773 41
	<hr/>	<hr/>



## THE SONS AND DAUGHTERS OF IRELAND PROTESTANT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

*Head Office, Toronto.*

Organized 10th March, 1890; incorporated in Ontario 6th October, 1893.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

George McComb, Past Grand President .....	Toronto.
Robert McIntyre, Grand President .....	Toronto.
Hugh Weir, Grand Vice-President .....	Toronto.
James Steele, Grand Secretary .....	Toronto.
L. H. Reid, Grand Treasurer .....	Toronto.

### I. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1919, was 446.

Number of members who died during 1919, 1.

Total amount of funeral benefits paid during 1919, \$100.00.

### II. Sick Benefits.

Sick benefits are undertaken by Subordinate Lodges.

Number of members who received sick benefits during 1919, 10.

Amount of sick benefits paid in 1919, \$166.50.

Number of weeks' illness experienced in 1919, 70.

Amount paid for medical attendance during 1919, \$422.84.

Amount of cash standing to credit of General Fund, \$3,583.77.

### III. Assets.

Cash value of Victory Bonds .....	\$2,000 00
Cash, 31st December, 1919, in Bank of Nova Scotia, Toronto .....	1,583 77
Total assets .....	<u>\$3,583 77</u>

### IV. Liabilities.—None.

### V. Miscellaneous.

Assessments are made quarterly.

Four assessments were made during the year 1919, payable March, June, September, and December.

The Society's accounts were duly audited February 21st, 1920.

Books of record or accounts kept for purposes of insurance certificates are as follows: Cash Book and Ledger.

Names and post office addresses of auditors for 1919: W. J. Dunlop and Alexander Douglas, Toronto.

No changes were made, in 1919, in the organization or management of the Society.

No changes were made in the constitution and rules, in relation to benefits.

VII. Cash Receipts.

Cash balance from 1918 (not extended), Grand Body, \$3,108.95; Subordinate, no information.

	Grand Body.	Subordinate Bodies.
Cash received during 1919 from:		
Assessments .....	\$764 15	.....
Supplies sold .....	5 00	.....
Interest .....	88 07	.....
	<hr/>	<hr/>
Totals .....	\$857 22	.....
	<hr/>	<hr/>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Registration fee .....	\$3 00	.....
Expenses of meeting .....	12 00	.....
Printing, stationery and advertising .....	53 50	.....
Postage, etc. ....	34 40	.....
Salaries .....	179 50	.....
	<hr/>	<hr/>
Total expenses of management .....	\$282 40	.....

(b) Miscellaneous Expenditure.

Funeral benefits .....	100 00	.....
Sick benefits .....	.....	\$166 50
Medical attendance .....	.....	422 84
	<hr/>	<hr/>
Grand totals .....	\$382 40	\$589 34
	<hr/>	<hr/>

## TORONTO POLICE BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

*Head Office, Police Headquarters, Toronto.*

Organized in January, 1882; incorporated, 2nd March, 1882.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Willies Ide, Chairman .....	Toronto.
D. H. Gordon, Secretary .....	Toronto.
Col. H. J. Grasett, Treasurer .....	Toronto.

### II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof:

Contracts in force, 31st December, 1918 .....	507
New contracts taken during 1919 .....	184
	691

Deductions:

Contracts matured in 1919 .....	12
Contracts cancelled .....	21
	33

Net endowment contracts on foot, 31st December, 1919 .....	658
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### V. Assets.

Mortgages .....	\$50,000 00
Bonds, debentures, etc. ....	763,522 38
Cash on deposit in Imperial Bank, Toronto. ....	41,021 24
	\$854,543 62

### VI. Liabilities.—None.

### VII. Miscellaneous.

Actions or proceedings instituted against the Society during 1919: None.

Twenty-four assessments were made during the year 1919, payable the 1st day of each month.

The Society's accounts for the year 1919 were duly audited on the 24th day of January, 1920.

The books of account and record are: Pensioners' Ledger and Minute Book.

The auditors for 1919 were A. E. Black, Toronto, and J. M. Matson, Toronto.

No changes were made during the year 1919 in the Constitution and Rules of the Society in relation to assessments and pensions.



**VIII. Cash Receipts.**

Cash balance from 1918 (not extended), \$16,515.31.

Cash received during 1919 from:

Assessments .....	\$61,761 48
Interest and dividends .....	40,995 66
Fines .....	165 96
Donation .....	10,000 00
Criminal justice money .....	1,716 51
Other sources .....	7,928 38

Cash received from investment (not extended), \$34,590.45.

Total receipts .....	<u>\$122,567 99</u>
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**IX. Cash Expenditure.***(a) Expenses of Management.*

Cash paid during 1919 for:

Medical examiners' salary .....	\$50 00
Printing, stationery, etc. ....	384 68

Total expenses of management .....	<u>\$434 68</u>
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*(b) Miscellaneous Expenditure.*

Pensions or payments in the nature thereof .....	57,304 88
Benefits to widows and orphans .....	4,250 00
Refund of sick stoppages .....	1,570 55
Refund criminal justice .....	1,290 91
All other expenditure .....	282 76
For investments (not extended), \$67,518.73.	

Total expenditure .....	<u>\$65,133 78</u>
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THE HAMILTON POLICE BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Hamilton, Ont.

Organized 8th December, 1890; incorporated 13th February, 1891.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

John Clark, President .....	Hamilton.
Chas. Green, Secretary .....	Hamilton.
Henry Smith, Committeeman .....	Hamilton.
Henry Sayer, Committeeman .....	Hamilton.
Albert Goddard, Committeeman .....	Hamilton.
Gordon McNair, Committeeman .....	Hamilton.
W. R. Whatley, Treasurer .....	Hamilton.

III. Funeral Benefits.

Funeral benefits are undertaken by the Society, the total membership of which is 103.  
Total amount of funeral benefits paid during 1919, nil.  
Number of members of the Society who died during 1919, none.

V. Assets.

Cash value of mortgages .....	\$38,512 76
Bonds, debentures, etc. ....	89,436 03
Cash on hand .....	60 00
Cash on deposit to Society's credit in Bank of Hamilton .....	15,080 57
Interest due .....	1,350 99
Total .....	<u>\$144,440 35</u>

VI. Liabilities.

Total amount of liabilities at 31st December, 1919, \$536.19.

VII. Miscellaneous.

No action was instituted against the Society during 1919.  
Twenty-four assessments were made during 1919.  
The books of record for purposes of insurance certificates are Members' Register, etc.  
The accounts for the year 1919 were duly audited 6th February, 1920.  
Names and addresses of auditors: Samuel H. Kent and Walter Anderson, Hamilton.

VIII. Cash Receipts.

Cash balance from 1918 (not extended), \$14,666.97.

Cash received during 1919 from:

Assessments .....	\$9,869 70
Interest .....	6,608 06
Donation .....	3,031 53
Repayment of loan, \$11,330.00.	

Total receipts .....	<u>\$19,509 29</u>
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IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Supplies bought .....	\$26 96
Registration fee .....	3 25
Salaries and auditors, etc. ....	30 00
Printing, etc. ....	25 60
Rent, light, heat and taxes .....	83 78
Actuary's fees .....	40 00
Travelling expenses .....	3 60
Clerk hire .....	20 00
	<u>\$233 19</u>

(b) Miscellaneous Expenditure.

Pensions to members .....	6,056 78
For investments (not extended), \$24,045.72.	

Total expenses .....	<u>\$6,289 97</u>
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## LONDON POLICE BENEFIT FUND ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

*Head Office, Police Headquarters, London.*

Organized 1st January, 1887; incorporated 12th March, 1887.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Thomas Lucas, Chairman .....	London.
Wm. McCullough, Secretary .....	London.
W. T. Williams, Treasurer .....	London.

### V. Assets.

Bonds, debentures, etc. ....	\$90,594 78
Cash on deposit to the Association's credit in the Huron & Erie Mortgage Corporation .....	5,911 10
Total assets .....	<u>\$96,505 88</u>

### VI. Liabilities.

### VII. Miscellaneous.

No action or proceeding was instituted or prosecuted by or against the Society.

Assessments are made twice a month. The Society's accounts for 1919 were duly audited, January 21st, 1920.

The books of record or account kept are: Minute Book, Ledger and Journal.

Names and addresses of auditors for 1919: James S. Bell and Thomas Nickle, London.

No changes in the organization or management or the constitution and rules of the Society have been made during the year 1919.

Number of members on 31st December, 1919, 52.

### VIII. Cash Receipts.

Cash balance from 1918 (not extended), \$12,692.89.

Cash receipts for 1919:

Dues .....	\$4,595 89
Interest and dividends .....	4,240 65
All other sources .....	701 87
From investments (not extended), \$19,000.00.	

Total receipts .....	<u>\$9,538 41</u>
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**IX. Cash Expenditure.***(a) Expenses of Management.*

Cash paid during 1919 for:

Registration .....	\$3 00
Salaries .....	10 00
Postage, etc. ....	1 40
<hr/>	
Total expenses of management .....	\$14 40

*(b) Miscellaneous Expenditure.*

Premium on bond purchase .....	100 00
Gratuities .....	205 80
For investments, etc. (not extended), \$35,000.00.	
<hr/>	
Total expenditure .....	\$320 20
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THE OFFICERS' WIDOWS' AND ORPHANS' FUND OF THE BANK OF BRITISH NORTH AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, St. James Street, Montreal.

Head Office in Ontario: The office of the Bank of Montreal, corner Yonge and Wellington Street, Toronto, Ontario.

Organized 14th October, 1891.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

H. B. MacKenzie, President .....	Montreal, Que.
J. Dodds, Vice-President .....	London, England.
J. Anderson, Trustee .....	Montreal, Que.
O. R. Rowley, Trustee .....	Montreal, Que.
H. A. Harvey, Trustee .....	Montreal, Que.
J. McEachern, Trustee .....	Winnipeg, Man.
G. B. Snell, Hon. Secretary-Treasurer .....	Montreal, Que.

I. and II. Sick and Funeral Benefits.—None.

III. Assets.

Cash value of mortgages .....	\$20,000 00
Cash value of bonds, debentures, etc. ....	431,736 25
Cash on deposit to credit of fund, not drawn against, in the following chartered bank:	
Bank of British North America, Montreal, Que. ....	6,358 60
Total assets .....	\$458,094 85

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly and quarterly.  
The Funds's accounts were duly audited during 1919 on the 30th December, 1919.  
Books of record and account kept of the Fund are as follows: Cash Book, Journal, Individual Ledger, Annuity Book, Record of Births, Marriages and Deaths, Minute Book and Register of Investments.  
Names and post office addresses of the auditors for 1919 were as follows: Price, Waterhouse & Co., Montreal, Que.



**VII. Cash Receipts.**

Cash balance from 1918 (not extended), \$18,379.33.

Cash Received during 1919 from:

Interest .....	\$23,651 30
Subscriptions from married members, and fees from unmarried members .....	15,369 21
Donations from bank .....	10,127 65
All other sources .....	298 59
Cash received from repayments of loan (not extended), \$319.28.	

Total receipts .....	<u>\$49,446 75</u>
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**VIII. Cash Expenditure.***(a) Expenses of Management.*

Cash paid during 1919 for:

Actuary's fees .....	\$250 00
Registration fee .....	10 00
Cables .....	18 15

Total expenses of management .....	<u>\$278 15</u>
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*(b) Miscellaneous Expenditure.*

Benefits to widows and orphans .....	11,386 69
Other expenditure .....	1,010 87
For investments, etc. (not extended), \$49,111.05.	

Total expenditure .....	<u>\$12,675 71</u>
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TORONTO TYPOGRAPHICAL UNION, No. 91.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto.

Organized in 1844; incorporated in Ontario, 13th September, 1894.

The Executive Officers of the Society at the 31st December, 1919, were as follows.

Andrew Gerrard, President .....Toronto.  
H. Williams, Vice-President .....Toronto.  
Samuel Hadden, Secretary-Treasurer .....Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by this Society, the total membership of which is 1,293.  
Number of members who died during 1919, 20.  
Amount of funeral benefits paid in 1919, \$850.00.  
Total cash standing to credit of Sick and Funeral Fund, 31st December, 1919, \$2,468.93.

II. Sick Benefits.

Number of members who received sick benefits in 1919, 120.  
Amount of sick benefits paid in 1919, \$2,664.00.  
Number of weeks' sickness experienced in 1919, 532.

III. Assets.

War Loan Bonds .....	\$2,000 00
Sick and Funeral Fund (Merchants Bank) .....	2,468 93
	<hr/>
	\$4,468 93
	<hr/>

IV. Liabilities.—None.

V. Miscellaneous.

The Society's books were audited during 1919 quarterly.  
Names and addresses of auditors for 1919, were as follows: W. R. Steep, Ernest Webb, and F. MacNeillie, Toronto, Ont.  
Books kept for the purposes of benefit fund: Treasurer's and Financial Secretary's Ledgers, Treasurer's Cash Book and Ledger.  
Certain changes were made in the rules relating to sick benefits.  
Amount of bond of Secretary-Treasurer, \$1,000.00.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$2,393.21.

Cash received during 1919 from:

Dues .....	\$3,381 77
Interest .....	266 95
Total receipts .....	<u>\$3,648 72</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

All management expenses are paid by the Union.

(b) Miscellaneous Expenditure.

Funeral benefits (subordinate) .....	\$850 00
Sick benefits .....	2,664 00
All other .....	59 00
Funeral benefits (\$6,335.00 paid by International) .....	.....
Total expenditure .....	<u>\$3,573 00</u>



METHODIST BOOK AND PUBLISHING HOUSE EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, John and Queen Streets, Toronto.

Organized 8th November, 1894; incorporated 11th February, 1895.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

J. H. Portch, President .....Toronto.  
W. E. Charlton, Vice-President .....Toronto.  
A. J. Saunders, Secretary-Treasurer .....Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 189.  
Number of members who died during 1919, 2.  
Amount of funeral benefits paid in 1919, \$200.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.  
  
Number of members who received sick benefits during 1919, 28.  
  
Amount of benefits paid in 1919, \$285.00.  
  
Number of weeks' sickness experienced in 1919, 57.  
  
Balance to credit of fund, \$600.19.

III. Assets.

Cash in Dominion Bank .....	\$600 19
Cash value of bonds .....	480 00
Total .....	<u>\$1,080 19</u>

IV. Liabilities.—None.

V. Miscellaneous.

The accounts of the Society were audited 9th January, 1920.  
The books of account kept by the Society are: Cash Book and Record Book.  
Names and addresses of auditors of accounts for 1919: J. T. Body and D. W. Ross, Toronto, Ont.  
Assessments are made weekly and are payable each Saturday.  
Number of assessments made during 1919, 52.  
No changes were, during 1919, made in the Constitution and Rules in relation to insurance certificates.

VIII. Cash Receipts.

Cash balance from 1918 (not extended), \$109.51.	
Cash received during 1919 from:	
Dues .....	\$930 95
Interest .....	13 03
Repayment of loan (not extended), \$100.00.	
Total receipts .....	<u>\$943 98</u>

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:	
Registration fee .....	\$3 00
Salaries .....	64 00
Supplies bought .....	1 30
Total expenses of management .....	<u>\$68 30</u>

(b) Miscellaneous Expenditure.

Funeral benefits .....	200 00
Sick benefits .....	285 00
For investments (not extended), \$480.00.	
Total expenditure .....	<u>\$553 30</u>

## H. M. ARMY AND NAVY VETERANS' SOCIETY OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

*Head Office, Foresters' Hall, James Street N., Hamilton, Ont.*

Organized 5th October, 1889, and incorporated 4th January, 1897.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Wm. H. Porter, President .....	Hamilton.
Geo. Sutcliffe, Treasurer .....	Hamilton.
Edward P. Wyatt, Secretary .....	Hamilton.

### I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1919, 107.

One member died during 1919, and funeral benefits were paid amounting to \$100.00.

Amount standing to credit of Funeral Benefit Fund, \$714.63.

### II. Sick Benefits.

Amount paid for medical attendance .....	134 25
------------------------------------------	--------

### III. Assets.

Victory War Loan .....	\$500 00
Cash on hand .....	4 69
Cash deposited with the Hamilton Provident and Loan Society .....	709 94
All other assets .....	51 21
Total assets .....	<u>\$1,265 84</u>

### IV. Liabilities.—None.

### V. Miscellaneous.

The Society's accounts were duly audited on 25th January, 1920.

Names and post office addresses of the auditors for 1919: H. Eperson, A. W. Davidson and A. Wyatt, Hamilton.

The books of account kept by the Society are: Minute Book, Cash Book and Ledger. No changes were made in the by-laws during 1919.



VII. Cash Receipts.

Cash balance from 1918 (not extended), \$420.67.

Cash received during 1919 from:

Application fee .....	\$9 25
Initiation fees .....	27 75
Dues .....	360 35
Donations .....	188 41
Interest .....	46 10
Supplies sold .....	5 00
All other sources .....	248 82
<hr/>	
Total receipts .....	\$885 68

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Commission .....	\$15 75
Registration fee .....	3 00
Supplies bought .....	7 85
Travelling expenses .....	73 12
Rent .....	15 00
Officers' salaries and officers' and auditors' fees .....	31 20
Printing, etc. ....	79 31
Postage .....	16 84
<hr/>	
Total management expenses .....	\$242 07

(b) Miscellaneous Expenditure.

Funeral benefits .....	100 00
Medical attendance .....	134 25
Gratuities .....	40 00
All other expenses .....	75 40
<hr/>	
Total expenditure .....	\$591 72

## BEAVER SICK AND FUNERAL BENEFIT CLUB OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

*Head Office, Toronto, Ont.*

Organized April 1st, 1917; incorporated 8th May, 1917.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Jos. Rew, President .....	Toronto.
H. Page, Treasurer .....	Toronto.
G. H. Brown, Secretary .....	Toronto.

### I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership or 135.

Number of members who died during 1919, none.

Amount of funeral benefits paid in respect of deceased members, nil.

One member's wife died during 1919, and \$30.00 funeral benefits were paid.

### II. Sick Benefits.

Number of members who received sick benefits during 1919, 15.

Amount of sick benefits paid during 1919, \$244.24.

Number of weeks' sickness experienced during 1919, 51.

Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1919, \$145.59.

### III. Assets.

Cash in Bank of Hamilton, Toronto .....	\$145 59
Total assets .....	<u>\$145 59</u>

### IV. Liabilities.—None.

### V. Miscellaneous.

Twelve assessments were made in 1919.

The Society's accounts were duly audited in June and December, 1919.

Names and addresses of the auditors of accounts for 1919: W. Gorham and W. Chisholm, Toronto.

Certain changes were, during 1919, made in the organization and management or in the Constitution and Rules of the Society in relation to benefits.

**VII. Cash Receipts.**

Cash balance from 1918 (not extended), \$100.84.

Cash received during 1919 from:

Initiation fees .....	\$41 00
Dues .....	782 35
Per capita tax .....	30 00
Interest .....	8 05
Donations .....	42 20
	<hr/>
Total receipts .....	\$903 60
	<hr/> <hr/>

**VIII. Cash Expenditure.***(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee .....	\$3 00
Rent .....	12 00
Supplies bought .....	17 41
Salaries .....	9 00
	<hr/>
Total expenses of management .....	\$41 41

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	30 00
Sick benefits .....	244 24
Dividends to members .....	543 20
	<hr/>
Total expenditure .....	\$858 85
	<hr/> <hr/>



## TORONTO RAILWAY EMPLOYEES' UNION AND BENEFIT SOCIETY.

ANNUAL STATEMENT OF THE BENEFIT FUND FOR THE YEAR ENDING 31ST DECEMBER, 1919.

*Head Office, Church Street, Toronto.*

Organized 24th August, 1893, and incorporated in Canada, 30th November, 1893,  
re-incorporated in Ontario, 26th April, 1897.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

B. Merson, President .....	Toronto.
W. D. Robins, Financial Secretary .....	Toronto.
Jos. Gibbons, Business Agent, Rec. Secretary and Treasurer (Labor Temple) .....	Toronto.

### I. Funeral Benefits.

Funeral benefits are undertaken by the International body. Membership of local body, 2,641.

Number of members who died during 1919, 13.

Amount of funeral benefits paid in respect of deceased members, \$12,200.00.

### II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1919, 226.

Total amount of benefits paid in 1919, in respect of sick members, \$2,785.00.

Number of weeks' sickness experienced during 1919, 562 4-7.

Amount paid for medical attendance during 1919, \$1,016.50.

Amount standing to credit of Sick Fund, 31st December, 1919, \$1,728.89.

### III. Assets.

Cash in Home Bank of Canada, 31st December, 1919 .....	\$1,728 89
Total .....	\$1,728 89

### IV. Liabilities.—None.

### V. Miscellaneous.

Dues are paid monthly.

The Society's books were audited for 1919 on the last day of March, June, September and December, 1919.

Name and address of the auditor for 1919 was as follows: Geo. Coney, Toronto.

The books of account kept by the Society are: Due Book, Cash Book and Ledger.

No changes were made during 1919; in the constitution and rules.

Amount of bond of Secretary, \$500.

Amount of bond of Treasurer, \$1,000.

VII. Cash Receipts.

Cash balance, 31st December, 1918, \$127.89.

Cash received during 1919 from:

Dues .....	\$5,402 50
International Union .....	10,850 00
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Total receipts .....	\$16,252 50
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

All expenses of management are paid from the general fund.

(b) Miscellaneous Expenditure.

Funeral benefits (paid by International) .....	\$10,850 00
Sick benefits .....	2,785 00
Medical attendance .....	1,016 50
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Total expenditure .....	\$14,651 50
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## THE DOMINION EXPRESSMEN'S SICK BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

*Head Office, King and Simcoe Streets, Toronto, Ont.*

Organized 30th November, 1890, and incorporated in Ontario 6th December, 1893.

The Executive Officers of the Association at the 31st December, 1919, were as follows:

William C. Jex, President, Dominion Express .....Toronto.  
W. M. Carruthers, Secretary-Treasurer .....Toronto.

### I. Funeral Benefits.

Funeral benefits are undertaken by the Association. Membership, 1,106.  
Number of members who died during 1919, 14.  
Amount of funeral benefits paid, \$2,100.00.  
Cash standing to credit of Funeral Benefit Fund, \$1,182 85.

### II. Sick Benefits.

Sick benefits are undertaken by the Association.  
Number of members who received sick benefits in 1919, 230.  
Total amount of sick benefits paid in 1919, \$5,107.30.  
Number of weeks' sickness experienced in 1919, 851.  
Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1919. \$3,530.39.

### III. Assets.

Cash in Dominion Bank, Toronto .....	\$4,713 24
Total assets .....	<u>\$4,713 24</u>

### IV. Liabilities.—None.

### V. Miscellaneous.

Assessments are made for the purpose of benefit certificates monthly.  
Twelve such assessments were made during the year 1919.  
The Society's books were duly audited on January 16th, 1920.  
The following books of record and account are kept for the purpose of benefits:  
Ledger, Index Book and Bank Books.  
The names and post office addresses of the auditors for 1919 were as follows: W. J. Wilson, Frank Fleury and A. H. McInnis, Toronto.  
Amount of bonds of Secretary-Treasurer, \$500



VII. Cash Receipts.

Amount of cash on hand, 31st December, 1918, \$2,839.89.

Cash received during 1919 from:

Initiation fees .....	\$61 50
Dues .....	6,509 50
Interest .....	77 65
Assessments .....	3,232 50
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Total receipts .....	\$9,881 15
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Registration .....	\$10 00
Salaries, officers' and auditors' fees .....	556 00
Printing, stationery and advertising .....	166 50
Postage .....	20 00
Premiums .....	5 00
Unpaid assessments .....	43 00
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Total expenses of management .....	\$800 50

(b) Miscellaneous Expenditure.

Funeral benefits .....	2,100 00
Sick benefits .....	5,107 30
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Total expenditure .....	\$8,007 80
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## WM. & J. G. GREY'S EMPLOYEES' MUTUAL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919

*Head Office, 6 Church Street, Toronto.*

Organized 1887; incorporated 11th January, 1899.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

E. Witmer, Vice-President .....	Toronto.
J. G. Greey, Treasurer .....	Toronto.
F. D. Hunt, Secretary .....	Toronto.

### II. Sick Benefits.

Number of members in the Society at 31st December, 1919, 82.

Number of members who received sick benefits during 1919, 27.

Total amount of sick benefits paid during 1919, \$359.30.

Number of weeks' sickness experienced during 1919, 89 5-6.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1919, \$18.34.

### III. Assets.

Cash in Imperial Bank, Toronto .....	\$18 34
Cash value of bonds .....	100 00
Total assets .....	<u>\$118 34</u>

### IV. Liabilities.—None.

### V. Miscellaneous.

One member of the Society died in 1919.

Assessments were made for the purpose of benefits monthly, and special assessments when required.

Ten such assessments were made during the year 1919.

The Society's books were duly audited quarterly during 1919.

The following books of record are kept: Minute Book, Secretary's and Treasurer's Cash Books.

Names and post office addresses of the auditors for 1919, were as follows: J. H. Atkinson and C. B. Monroe, Toronto.

### VII. Cash Receipts.

Cash balance from 1918 (not extended), \$38.24.

Cash received during 1919 from:

Assessments .....	\$194 25
Interest .....	11 60
Donation from firm .....	48 55
Repayment of loan (not extended), \$100.00.	

Total .....	<u>\$254 40</u>
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:	
Registration fee .....	\$3 00
Secretary .....	12 00
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Total management expenses .....	\$15 00

(b) Miscellaneous Expenditure.

Sick benefits .....	359 30
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Total expenditure .....	\$374 30
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THE COCKSHUTT PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Brantford.

Incorporated in Ontario, August 19th, 1899.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

H. Cockshutt, Honorary President .....	Brantford.
C. Uden, President .....	Brantford.
G. Dennis, First Vice-President .....	Brantford.
F. Scanlon, Second Vice-President .....	Brantford.
Melvin Splatt, Secretary .....	Brantford.
P. M. Yule, Treasurer .....	Brantford.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 578. Number of members who died during 1919, 2, and funeral benefits were paid amounting to \$80.00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1919, \$386.47.

II. Sick Benefits.

Sick benefits are undertaken by the Society. 135 members received sick benefits during 1919, amounting to \$2,070.04.

Number of weeks' sickness experienced in 1919, 517½.

III. Assets.

Cash in Bank of Montreal, Brantford .....	\$386 47
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IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly, or oftener if necessary. Seventeen assessments were made during 1919.

The Society's accounts were audited January 20th, 1920.

The books of record kept are as follows: Assessment Book, Financial Detail Book, Cash Book, Minute Book.

Names and post office addresses of the auditors of accounts of 1919: Chas. Faulds, and C. R. Stiles, Brantford.

No changes were made in regard to sick benefits during 1919.

**VII. Cash Receipts.**

Cash balance from 1918 (not extended), \$310.94.

Cash received during 1919 from:

Assessments .....	\$2,590 75
Interest and dividends .....	1 63
All other .....	42
Total .....	<u>\$2,592 80</u>

**VIII. Cash Expenditure.***(a) Expenses of Management.*

Cash paid during 1919 for:

Law costs .....	\$1 00
Registration fee .....	10 00
Printing, stationery and advertising .....	14 75
Officers' salaries, etc. ....	187 50
Postage and war stamps .....	3 98
Total .....	<u>\$217 23</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	80 00
Sick benefits .....	2,070 04
Gratuities .....	150 00
Grand total .....	<u>\$2,517 27</u>

COBBAN MANUFACTURING COMPANY'S EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto.

Organized 19th January, 1889; incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Geo. Crosbie, President .....Toronto.  
H. Meade, Secretary .....Toronto.  
T. R. Hughes, Treasurer .....Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society; total membership at 31st December, 1919, 74.

Number of members who died during 1919, 2.  
Amount of funeral benefits paid during 1919, \$60.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1919, 18.  
Amount paid for sick benefits during 1919, \$122.50.  
Number of weeks' sickness experienced in 1919, 40 5-6.  
Total amount of cash standing to credit of Sick Benefit Fund, \$150.00.

III. Assets.

Cash on deposit in Dominion Bank, Toronto .....	\$150 00
Total assets .....	<u>\$150 00</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.  
Society's books were duly audited on December 20th, 1919.  
The books of record are Cash Book and Ledger.  
Names and addresses of auditors for 1919 were as follows: Frank A. Hewson and J. S. Hunter, Toronto.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$150.01.	
Cash received during 1919 from:	
Initiation fees .....	\$10 00
Dues .....	215 25
Interest .....	2 12
Total .....	<u>\$227 37</u>



VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:	
Salaries, officers' and auditors' fees .....	\$20 00
Registration fee .....	3 00
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Total expenses of management .....	\$23 00

(b) Miscellaneous Expenditure.

Funeral benefits .....	60 00
Sick benefits .....	122 50
Dividend to members .....	21 88
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Total expenditure .....	\$227 38
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## THE LOYAL TRUE BLUE ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

*Head Office, Port Perry, Ont.*

Organized 30th November, 1875; incorporated 28th June, 1893.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

W. G. Farley, Grand Master .....	Toronto.
M. K. Adams, Past Grand Master .....	Picton.
Miles S. Plumley, Grand Secretary .....	St. Catharines.
Geo. F. Burnett, Grand Treasurer .....	Toronto.

### I. Funeral Benefits.

The funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1919, was 7,196.

Total number of members who died during 1919, 58.

Amount of funeral benefits paid in respect of deceased members in 1919, \$1,200.00.

Cash standing at credit of Funeral Fund at 31st December, 1919, \$2,164.19.

### II. Sick Benefits.—No information.

### III. Assets.

	Grand Body.
Bank of Nova Scotia, Toronto .....	\$2,956 69
All other assets .....	1,500 00
Total .....	<u>\$4,456 69</u>

### IV. Liabilities.—None.

### V. Miscellaneous.

Assessments on account of benefit certificates are made monthly; oftener when necessary. Twelve assessments were made during the year 1919, payable before the 10th of each month.

The books and accounts were duly audited on August 13th, 1919.

The books of record and account kept by the Society are Day Book, Ledger, and Register.

Names and addresses of the auditors for 1919: J. A. Stewart and W. T. Davidson, Toronto.

Amount of bond of Grand or Supreme Secretary, \$1,000.

Amount of bond of Grand or Supreme Treasurer, \$1,000.

Certain changes were made in the constitution and rules during 1919.

VII. Cash Receipts.

Grand Body

Cash balances from 1918 (not extended), \$1,759.83.	
Cash received during 1919 from:	
Assessments .....	\$1,787 86
Per capita tax and levies and charter fees .....	1,469 27
Charter fees .....	91 50
Supplies sold .....	1,210 52
Interest .....	51 91
	<hr/>
Total receipts .....	\$4,611 06
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:	
Registration fee .....	\$25 00
Annual meeting .....	75 00
Supplies bought .....	648 60
Travelling expenses .....	12 90
Salaries, officers' and auditors' fees .....	861 25
Printing, stationery and advertising .....	480 00
Postage, telegrams and express .....	106 45
Premiums for guarantee of lodge officers .....	5 00
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Total management expenses .....	\$2,214 20

(b) Miscellaneous Expenditure.

Funeral benefits .....	1,200 00
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Total expenditure .....	\$3,414 20
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### LOYAL TRUE BLUE ORPHANAGE.

The Executive Officers of the Branch at the 31st December, 1919, were as follows:

Wm. M. Fitzgerald, President .....	Toronto.
F. M. Clarke, Vice-President .....	Belleville.
Mrs. J. Reynolds, Secretary .....	Hamilton.
Geo. F. Burnett, Treasurer .....	Toronto.

#### Cash Receipts.

Cash balance from 1918 (not extended), \$7,674.81.

Cash received during 1919 from:

Interest and dividends .....	\$650 72
Donations .....	14,391 71
Total receipts .....	<u>\$15,042 43</u>

#### Cash Expenditure.

##### (a) Expenses of Management.

Cash paid during 1919 for:

Supplies bought .....	\$5,234 73
Travelling expenses .....	164 60
Rent, light, heat and taxes .....	242 25
Salaries .....	3,177 31
Printing, etc. ....	166 90
Postage, telephones, telegrams and express .....	166 58
Premiums for guarantee of officers .....	7 50
Medical attention .....	80 01
Transferred to building fund .....	193 57
Home improvements .....	1,788 76
All other .....	369 06
Total expenses of management .....	<u>\$11,591 27</u>

##### (b) Miscellaneous Expenditure.

Benefits to widows and orphans .....	667 92
For investments (not extended), \$5,000.00.	
Total expenditure .....	<u>\$12,259 19</u>

#### Assets.

Cash value of bonds .....	\$12,500 00
Real estate .....	18,500 00
Bank of Nova Scotia, Toronto .....	5,458 05
Total .....	<u>\$36,458 05</u>

#### Liabilities.—None.

## THE FEDERATED ASSOCIATION OF LETTER CARRIERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

*Head Office, 420 Gladstone Avenue, Toronto, Ont.*

Organized 15th September, 1891; incorporated 21st June, 1893.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Pierre Menard, President ..... Montreal, Que.  
 Alex. McMordie, Secretary-Treasurer ..... Toronto.

### II. Movement in Insurance Certificates.

(a) *Contracts for endowments or for benefits in the nature thereof.*—None.

(b) *Contracts for Insurance, other than endowments, Sick Benefits or Funeral Benefits.*

Contracts in force, 31st December, 1918 .....	1,077
Add contracts taken during 1919, new or renewed .....	25
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Gross number on foot at any time during 1919 .....	1,102
Contracts matured in 1919 .....	20
Contracts lapsed in 1919 .....	157
	<hr/>
Total deductions .....	177
	<hr/>
	177
	<hr/>
Net contracts on foot, 31st December, 1919 .....	925
Number of certificates temporarily suspended .....	34

### III. and IV. Funeral and Sick Benefits.—None.

### V. Assets.

Cash on deposit in Canadian Bank of Commerce, Toronto .....	\$10,559 11
	<hr/>
Total assets .....	\$10,559 11

### VI. Liabilities.—None.

### VII. Miscellaneous.

No actions or proceedings were instituted or prosecuted by or against the Society during 1919, in Ontario.

Twelve assessments were made during 1919.

The amount payable at each death being one assessment from each and every member in good standing on the date of said death.

The Society's accounts were duly audited January 25th, 1920.

The books of record or account kept for purposes of insurance certificates or benefits are: Certificate Register, Roll Book, Day Book, Ledger.

\* Assessments are made for purposes of life insurance certificates on date of death of members, and are payable within 30 days, one advance assessment being kept on hand.

Names and post office addresses of the auditors for 1919: J. J. Reeves, R. H. Cox, Toronto, and H. J. Dilworth, Hamilton.  
Number of members in Ontario, 379.  
Number of members in Ontario who died during 1919, 9.  
Amount paid as death claims to Ontario members, \$8,250.00.

VIII. Cash Receipts.

Cash balance from 1918 (not extended), \$11,511.06.	
Cash received during 1919 from:	
Assessments .....	\$15,731 58
Per capita tax and levies .....	398 08
Interest .....	234 84
Supplies sold .....	24 25
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Total receipts .....	\$16,388 75

IX. Cash Expenditures.

(a) Expenses of Management.

Cash paid during 1919 for:	
Registration fees .....	\$25 00
Supplies bought .....	42 81
Salaries .....	222 75
Printing .....	260 50
Postage, telegrams and express .....	39 64
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Total expenses of management .....	\$590 70

(b) Miscellaneous Expenditure.

Life insurance other than endowments .....	18,750 00
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Total expenditure .....	\$19,340 70

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1919.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	21	20,000 00	250 16	.....	.....
25-29.....	87	86,250 00	1,261 56	1	1,000 00
30-34.....	172	166,000 00	2,782 96	3	3,000 00
35-39.....	218	212,750 00	3,853 56	1	1,000 00
40-44.....	109	103,750 00	1,892 40	2	2,000 00
45-49.....	39	38,500 00	702 24	.....	.....
50-54.....	70	69,250 00	1,263 12	1	1,000 00
55-59.....	70	69,250 00	1,263 12	4	4,000 00
60-64.....	52	50,500 00	921 12	2	2,000 00
65-69.....	32	29,750 00	551 76	4	2,750 00
70-74.....	10	10,000 00	182 40	.....	.....
75-79.....	8	7,250 00	132 24	1	1,000 00
80-84.....	1	1,000 00	18 24	.....	.....
85 & over.....	2	2,000 00	36 48	1	1,000 00
Totals.....	891	866,250 00	15,111 36	20	18,750 00



**POSTAL BENEFIT ASSOCIATION OF TORONTO.**

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

*Head Office, Post Office, Toronto.*

Organized 8th June, 1891; incorporated in Ontario, 17th November, 1894.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

J. J. O'Connor, President .....	Toronto.
A. T. Middleton, Treasurer .....	Toronto.
P. W. Ellis, Secretary .....	Toronto.

**I. Funeral Benefits.**

Funeral benefits are undertaken by the Society, the total membership of which at the 31st December, 1919, was 200.

Number of members who died during 1919, 4.

Total amount of funeral benefits paid in 1919, \$600.00.

Cash in Funeral Benefit Fund, 31st December, 1919, \$620.79.

**II. Sick Benefits.—None.****III. Assets.**

Cash on deposit in Imperial Bank .....	\$620 79
Total .....	<u>\$620 79</u>

**IV. Liabilities.—\$150.00.****V. Miscellaneous.**

Assessments are made when necessary.

Five assessments were made during 1919.

The Society's accounts were duly audited in February, 1920.

Books of record and account kept for purposes of insurance certificates are as follows: Cash Book, Minute Book, Treasurer's By-laws and Bank Book.

No changes were made in relation to insurance certificates in 1919.

**VII. Cash Receipts.**

Cash balance from 1918 (not extended), \$330.02.

Cash received during 1919 from:

Initiation fees .....	\$6 25
Assessments .....	734 50
Interest .....	9 02
All other sources .....	190 00

Total .....	<u>\$939 77</u>
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Registration fee .....	\$3 00
Grant .....	44 00
Clerk hire .....	2 00
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Total expenses of management .....	\$49 00

(b) Miscellaneous Expenditure.

Funeral benefits .....	600 00
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Total expenditure .....	\$649 00
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THE MASSEY-HARRIS, TORONTO, EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, 915 King Street West, Toronto.

Organized June, 1883; incorporated in Ontario, 7th March, 1894.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Sidney A. Banks, President .....Toronto.  
J. Roxburgh, Vice-President .....Toronto.  
Thomas Carruthers, Secretary-Treasurer .....Toronto.

I. Funeral Benefits.

The Society undertakes funeral benefits.  
The total membership was, at 31st December, 1919, 2,000.  
Number of members who died during 1919, 15.  
Total amount of funeral benefits paid in 1919, in respect of deceased members,  
\$1,530.00.  
Number of members' wives who died during 1919, 5.  
Amount of funeral benefits paid in 1919, in respect of deceased wives, \$210.00.  
Amount at the credit of the General Fund at 31st December, 1919, \$428.74.  
Funeral and sick benefits are paid out of the General Fund.

II. Sick Benefits.

The Society undertakes sick benefits.  
Number of members who received sick benefits during 1919, 925.  
Total amount of sick benefits paid in 1919, \$8,650.00.  
Number of weeks' sickness paid in 1919, 1,765 1-6.

III. Assets.

Cash value of bonds, etc. ....	\$1,532 00
Cash in Dominion Bank, Toronto .....	428 74
Total assets .....	<u>\$1,960 74</u>

IV. Liabilities.—None.

V. Miscellaneous.

Certain changes were made in 1919, in the organization and management of the Society.  
Assessments were made every four weeks.  
Thirteen assessments were made during 1919.  
The accounts were audited January and July, 1919.  
The following books are kept. Minute Book, Day Book and Ledger.  
The names and post office addresses of the auditors for 1919 were: Joseph Coulter and John Hibbert, Toronto.  
Amount of bond of Secretary-Treasurer, \$2,000.00.



**VII. Cash Receipts.**

Cash balance from 1918 (not extended), \$371.24.

Cash received during 1919 from:

Assessments .....	\$7,251 50
Interest .....	27 50
Donation .....	4,338 00
Total .....	<u>\$11,617 00</u>

**VIII. Cash Expenditure.***(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee (renewal) .....	\$25 00
Postage .....	60
Travelling expenses (car tickets) .....	54 00
Supplies bought .....	2 50
Managing officers' salaries and officers' and auditors' fees .....	189 00
Clerk hire .....	10 00
Printing, etc. ....	57 25
Premiums for guarantee of lodge officers .....	5 00
Other management expenses .....	326 10
Expenses of management .....	<u>\$669 45</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	1,740 00
Sick benefits .....	8,650 05
All other .....	500 00
Total expenditure .....	<u>\$11,559 50</u>

MASSEY-HARRIS, LIMITED, BRANTFORD, EMPLOYEES' BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Brantford, Ont.

Organized 13th April, 1885, and incorporated 2nd April, 1894.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

- C. F. Johnson, President .....Brantford.
- A. Lundy, Vice-President .....Brantford.
- J. Moore, Second Vice-President .....Brantford.
- J. R. Harmer, Secretary .....Brantford.
- Franklin Grobb, Treasurer .....Brantford.

I. Funeral Benefits.

The Society undertakes funeral benefits.  
The total membership at 31st December, 1919, was 900.  
Number of members of the Society who died in 1919, 9.  
Funeral benefits were paid in 1919, amounting to \$692.00.  
Number of members' wives died in 1919, 3.  
Funeral benefits paid, \$150.00.

II. Sick Benefits.

The Society undertakes sick benefits.  
Number of members who received sick benefits during 1919, 245.  
Total amount of sick benefits paid in 1919, \$3,835.95.  
Number of weeks' sickness experienced in 1919, 811 $\frac{2}{3}$ .  
Total amount to credit of the Sick Benefit Fund at 31st December, 1919, \$1,800.32.

III. Assets.

Cash value of bond .....	\$500 00
Cash deposited in Standard Bank, Brantford .....	1,800 32
Other assets .....	12 00
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Total assets .....	\$2.312 32

IV. Liabilities.—None.

V. Miscellaneous.

Thirteen assessments were made in 1919, for the purpose of funeral and sick benefits, payable every four weeks.  
The Society's accounts for 1919 were audited January 6th, 1920.  
The following books of record and account are kept: Minute Book and Cash Book.  
The names and post office addresses of the auditors for 1919 were as follows:  
S. G. Macklin, and J. A. Edwards, Brantford.  
Certain changes were made in 1919, in the Constitution and Rules of the Society in relation to benefits.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$393.77.

Cash received during 1919 from:

Dues .....	\$3,738 15
Interest on bond .....	25 00
Donations .....	2,644 50
All other .....	3 35
<hr/>	
Total receipts .....	\$6,411 00
<hr/>	

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Law costs .....	\$1 00
Registration fee .....	10 00
Officers' and auditors' fees .....	168 00
Printing, stationery, etc. ....	89 50
Postage .....	8 00
<hr/>	
Total expenses of management .....	276 50

(b) Miscellaneous Expenditure.

Funeral benefits .....	842 00
Sick benefits .....	3,835 95
Gratuities .....	50 00
<hr/>	
Total expenditure .....	\$5,004 45
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BAIN WAGON CO. EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Woodstock.

Incorporated 19th January, 1900.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

John Pattinson, President .....Woodstock.  
Henry Pearson, Treasurer .....Woodstock.  
Thos. Armstrong, Secretary .....Woodstock.

II. Sick Benefits.

Sick benefits are undertaken by the Society, the membership of which is 245.  
Number of members who received benefits during 1919, 53.  
Total amount of benefits paid in 1919, \$849.50.  
Number of weeks' sickness experienced in 1919, 189<sup>2</sup>/<sub>3</sub>.  
Total amount of cash standing to credit of Sick Benefit Fund, \$446.96.

III. Assets.

Cash in Bank of Commerce, Woodstock ..... \$446 96

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made for the purpose of benefits monthly if required, and are payable 1st of each month. Ten such assessments were made during 1919.  
Books of record and account kept by the Society are as follows: Cash Book, Ledger and Minute Book.  
The Society's books were duly audited January 12th, 1920.  
The names and post office addresses of the auditors for 1919 were as follows: W. R. Jones, and J. V. Spadding, Woodstock.  
Certain changes were made during 1919 in the organization, management or constitution and rules of the Society.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$379.96.  
Cash received during 1919 from:

Application fees .....	\$68 25
Assessments .....	438 00
Interest .....	10 01
Donations .....	519 32
Total receipts .....	<u>\$1,035 58</u>

**VIII. Cash Expenditure.***(a) Expenses of Management.*

Cash paid during 1919 for:

Law costs .....	\$1 00
Registration fee .....	3 00
Officers' and auditors' salaries .....	79 50
Postage, etc. ....	1 08
Printing, etc. ....	18 50

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Total expenses of management .....	\$103 08
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*(b) Miscellaneous Expenditure.*

Funeral wreaths .....	16 00
Sick benefits .....	849 50

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Total expenditure .....	\$968 58
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THE OTTAWA UNITY PROTESTANT BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, 412 McLeod Street, Ottawa, Ontario.

Organized 1st June, 1868, and incorporated in Ontario 23rd January, 1869.

The Executive Officers of the Society at the 31st December, 1919, were as follows.

Luke Williams, President .....	Ottawa.
J. Irvine, Vice-President .....	Ottawa.
W. Pennington, Treasurer .....	Ottawa.
A. E. Bullman, Financial Secretary .....	Ottawa.
J. A. Murphy, Recording Secretary .....	Ottawa.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society. Membership 66.  
Number of members who died during 1919, 2.  
Funeral benefits amounting to \$20.00 were paid.  
Total amount of cash standing to credit of General Fund, \$77.76.

II. Sick Benefits.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1919, 6; amounting to \$185.00.  
Number of weeks' sickness experienced during 1919, 72.  
Amount paid for medical attendance in 1919, \$58.71.  
Total amount cash standing to credit of General Fund, December, 1919, \$77.76.

III. Assets.

Cash on hand .....	\$31 42
Bank of Nova Scotia (General Fund) .....	77 76
Bank of Nova Scotia (Special Fund) .....	5 92
Bank of Nova Scotia (Beneficiary Fund) .....	89 68
Other assets .....	95 00
Total assets .....	\$299 78

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made for the purpose of life insurance at the death of a member.  
Two such assessments were made during 1919.  
The Society's books were duly audited February 16th, 1920.  
The names and post office addresses of the auditors for 1919 were as follows:  
A. S. Foss and W. J. McGee, Ottawa.  
The following books of record and account are kept. Question Book, Roll Book, Minute Book, Blotter and Ledger.  
No changes were made in the Constitution, Rules or By-laws during 1919.



VII. Cash Receipts.

Cash balance from 1918 (not extended), \$197.58.

Cash received during 1919 from:

Initiation fees .....	\$1 00
Dues .....	229 50
Assessments .....	219 00
Interest .....	3 12
Investments (not extended), \$117.53.	
Total receipts .....	<u>\$452 62</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Registration fee .....	\$3 00
Rent, light, heat and taxes .....	18 00
Salaries, officers' and auditors' fees .....	84 00
Printing, postage, etc. ....	9 30
All other .....	7 60
Total expenses of management .....	<u>\$121 90</u>

(b) Miscellaneous Expenditure.

Funeral benefits and benefits to widows and orphans .....	20 00
Sick benefits .....	185 00
Medical attendance .....	58 71
Benefits to widows and orphans .....	60 00
For investments (not extended), \$93.12.	
Total expenditure .....	<u>\$445 61</u>

THE B. GREENING WIRE COMPANY, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Hamilton, Ont.

Organized 1st April, 1910; incorporated 11th April, 1910.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

H. Tansley, President .....Hamilton.  
F. J. Maw, Treasurer .....Hamilton.  
G. S. Battram, Secretary .....Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 275.  
Number of members who died during 1919, 1.  
Amount of funeral benefits paid during 1919, \$40.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1919, 43.  
Amount of benefits paid in 1919, \$741.60.  
Number of weeks' sickness experienced in 1919, 148.  
Cash to credit of fund at 31st December, 1919, \$212.12.

III. Assets.

Cash in Bank of Hamilton, Hamilton .....	\$212 12
Total assets .....	<u>\$212 12</u>

IV. Liabilities.—None.

V. Miscellaneous.

Payments are made monthly if required.  
Eleven assessments were made during the year 1919.  
The accounts of the Society were duly audited for the year 1919, January 12th, 1920.  
Names and addresses of the auditors for the year 1919: C. Foster and C. Semmens,  
Hamilton.  
Books of record or account kept: Cash, Record, Dues and Benefit Book.  
No changes were made in regard to sick benefits during 1919.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$118.11.	
Cash received during 1919 from:	
Assessments and dues .....	\$704 75
Donation .....	234 92
<hr/>	
Total receipts .....	\$939 67
<hr/>	

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:	
Registration fee .....	\$3 00
Managing officers' salary and auditors' fees .....	52 00
Postage, etc. ....	9 06
<hr/>	
Total expenses of management .....	\$64 06

(b) Miscellaneous Expenditure.

Funeral benefits .....	40 00
Sick benefits .....	741 60
<hr/>	
Total expenditure .....	\$845 66
<hr/>	



HAMILTON ROLLING MILLS BENEFIT SOCIETY.

ANNUAL STATEMENT OF BENEFIT FUND FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Hamilton, Ont.

Organized 27th February, 1902, and incorporated 21st March, 1905.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

James G. Jenks, President .....Hamilton.  
H. P. Heath, Secretary .....Hamilton.  
Olly C. Paton, Treasurer .....Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.  
Total membership at 31st December, 1919, 520.  
Five members died during the year 1919.  
Amount of funeral benefits paid during 1919, \$375.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.  
Number of members who have received sick benefits during 1919, 95.  
Amount paid for sick benefits during 1919, \$1,472.25.  
Number of weeks' sickness experienced during 1919, 303.  
Amount paid for medical attendance during 1919, \$466.00.  
Amount of cash standing to credit of Sick Fund, \$1,605.31

III. Assets.

Cash in Bank of Hamilton, Hamilton .....	\$605 31
Bond .....	1,000 00
Total .....	<u>\$1,605 31</u>

IV. Liabilities.—None.

V. Miscellaneous.

Dues are paid twice a month by the members.  
The books of record and account are: Cash Book and Cheque Book.  
The accounts of the Society were audited quarterly in 1919.  
Names and addresses of the auditors for 1919: P. Erskine and P. R. Dean, Hamilton.  
No changes were, during 1919, made in the by-laws in relation to benefits.

**VII. Cash Receipts.**

Cash balance from 1918 (not extended), \$1,130.42.

Cash received during 1919 from:

Dues .....	\$3,249 25
Interest .....	60 00
Total receipts .....	<u>\$3,309 25</u>

**VIII. Cash Expenditure.***(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee .....	\$10 00
Expenses of annual meeting .....	4 00
Officers' salaries and officers' and auditors' fees .....	336 00
Printing .....	20 00
Postage and war tax .....	9 80
Interest .....	6 51
Total expenses of management .....	<u>\$386 31</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	375 00
Medical attendance .....	466 00
Sick benefits .....	1,472 25
Gratuities to distressed members .....	109 80
Other expenses .....	10 00
Total expenditure .....	<u>\$2,819 36</u>

GLOBE PRINTING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Yonge and Melinda Streets, Toronto.

Organized 31st March, 1885; incorporated 10th April, 1896.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

H. V. Ferguson, President .....	Toronto.	
L. A. Blenkarn, Vice-President .....	Toronto.	
T. Jeffery, Secretary-Treasurer .....	Toronto.	
R. C. Moore ..	Board of Management .....	Toronto.
H. H. Abbs....		Toronto.
G. Tasker ....		Toronto.
C. Clark .....		Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 74.  
One member died during the year 1919. Amount of funeral benefits paid, \$100.00.  
Total cash standing to the credit of Sick and Funeral Fund at 31st December, 1919,  
\$1,361.38.

II. Sick Benefits.

Number of members who received sick benefits in 1919, 13.  
The total amount of benefits paid in 1919 was \$225.00.  
Number of weeks' sickness experienced in 1919, 45.

III. Assets.

Actual amount of cash on hand, 31st December, 1919 .....	\$1,361 38
Total .....	<u>\$1,361 38</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments for the purpose of sick and funeral benefits are made weekly.  
Fifty-two assessments were made during 1919.  
The Society's accounts were audited February 18th, 1920.  
The following books of account are kept: Weekly Dues Book, Yearly Dues Book,  
Day Book, and Interest and Discount Book.  
During 1919, no changes were made in the constitution and rules in relation to sick  
benefits.  
Amount of bond of Secretary-Treasurer, \$1,000.00.



VII. Cash Receipts.

Cash balance from 1918 (not extended), \$1,242.83.

Cash received during 1919 from:

Initiation fees .....	\$3 00
Interest and dividends .....	221 60
Assessments .....	377 00
<hr/>	
Total .....	\$601 60
<hr/>	

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Registration fee .....	\$3 00
Supplies bought .....	3 35
Rent, light, heat and taxes .....	4 00
Managing officers' salaries, etc. ....	130 00
Premium for guarantee of officers .....	2 50
Postage, etc. ....	7 00
All other .....	8 20
<hr/>	
Total expenses of management .....	\$158 05

(b) Miscellaneous Expenditure.

Funeral benefits .....	100 00
Sick benefits .....	225 00
<hr/>	
Grand total .....	\$483 05
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THE NATIONAL CASH REGISTER CO.'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Organized 1st February, 1907, and incorporated in Ontario 14th March, 1907.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Fred. Lawrence, President .....	Toronto.
Geo. Graham, Vice-President .....	Toronto.
Harry E. Goodwin, Secretary-Treasurer .....	Toronto.
John Youngson, Director .....	Toronto.
Robt. Reid, Sr., Director .....	Toronto.

I. Funeral Benefits.

Number of members died during 1919, none.  
Amount of funeral benefits in 1919, none.

II. Sick Benefits.

The total membership of the Society at 31st December, 1919, was 81.  
Sick benefits are undertaken by the Society.  
Sixteen members received sick benefits during 1919.  
Total amount of benefits paid in 1919, in respect of sick members, \$302.50.  
Number of weeks' sickness experienced, 43 3-7.  
Amount standing to credit of General Fund, 31st December, 1919, \$223.32.

III. Assets.

Cash value of debentures .....	\$921 95
Cash in Bank of Hamilton, 31st December, 1919, Toronto .....	223 32
Total .....	<u>\$1,145 27</u>

IV. Liabilities.—None.

V. Miscellaneous.

Collections are made weekly; 52 were made during 1919.  
Books of record and account kept are as follows: Cash Book, Minute Book.  
The Society's books were audited January, 1920.  
Names and addresses of auditors for 1919 were as follows: Geo. Graham and H. Winterbottom, Toronto.  
No changes were made in the by-laws of the Society during 1919.

**VII. Cash Receipts.**

Cash balance from 1918 (not extended), \$129.63.

Cash received during 1919 from:

Dues .....	\$358 90
Interest .....	50 92
Total receipts .....	<u>\$409 82</u>

**VIII. Cash Expenditure.***(a) Expenses of Management.*

Cash paid during 1919 for:

Law costs .....	\$0 50
Registration fees .....	3 00
Salaries .....	9 13
Postage, etc. ....	1 00
Total expenses of management .....	<u>\$13 63</u>

*(b) Miscellaneous Expenditure.*

Sick benefits .....	302 50
Total expenditure .....	<u>\$316 13</u>



ST. BONIFACE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Kitchener, Ontario.

Organized 1st May, 1892, and incorporated in Ontario 2nd August, 1894.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Jacob Gies, President .....Kitchener.  
Geo. Lachenbauer, Vice-President .....Waterloo.  
E. K. Wey, Recording Secretary .....Kitchener.  
A. L. Hergott, Financial Secretary .....Kitchener.  
Geo. B. Fischer, Treasurer .....Kitchener.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a total membership of 509.  
Four members of the Society died during 1919.  
Amount paid for funeral benefits during 1919, \$120.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1919, 86.  
Amount paid for sick benefits, \$1,292.90.  
Number of weeks' sickness experienced during 1919, 323.  
Total amount of cash standing to credit of the general fund from which benefits are paid, \$4,231.28.

III. Assets.

Waterloo Loan and Savings Co. ....	\$4,231 28
All other assets .....	12 10
Total .....	<u>\$4,243 38</u>

IV. Liabilities.—None.

V. Miscellaneous.

Dues are paid monthly.  
The Society's books were duly audited on December 31st, 1919.  
The following books of record and account are kept for the purposes of insurance certificates or benefits: Treasurer's Cash Book, Day Book, Ledger.  
The names and post office addresses of the auditors for 1919, were as follows:  
W. Winter and F. X. Schmuck, Kitchener.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$4,083.97.

Cash received during 1919 from:

Initiation fees .....	\$64 00
Dues .....	1,475 75
Fines .....	15 30
Supplies sold .....	40
Interest .....	204 76
Forfeits .....	50
<hr/>	
Total receipts .....	\$1,760 71
<hr/>	

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Registration fee .....	\$3 00
Rent .....	30 00
Salaries .....	140 85
Printing .....	2 75
Postage .....	5 00
<hr/>	
Total expenses of management .....	\$181 60

(b) Miscellaneous Expenditure.

Funeral benefits .....	120 00
Sick benefits .....	1,292 90
All other .....	18 90
<hr/>	
Total expenditure .....	\$1,613 40
<hr/>	

ST. JOSEPH'S MUTUAL BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto.

Organized 11th March, 1889, and incorporated in Ontario, 22nd June, 1893.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

L. V. Dusseau, President .....	Toronto.
J. B. Ethier, Vice-President .....	Toronto.
J. Bouvier, Secretary .....	Toronto.
J. D. Desaulniers, Treasurer .....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 65.  
One member died during 1919.

Funeral benefits paid during 1919 \$50.00.

Cash standing to credit of Funeral Benefit Fund, \$627.47.

II. Sick Benefits.

Sick benefits are undertaken by the Society. Seven members received sick benefits during 1919.

Number of weeks' sickness experienced during 1919, 31.

Sick benefits amounting to \$93.00 were paid.

Cash standing to credit of Sick Fund, \$2,083.10.

III. Assets.

Cash value of Victory Bond .....	\$500 00
Cash value of mortgages .....	1,600 00
Cash value of note .....	100 00
Cash in Home Bank of Canada .....	490 69
Cash on hand .....	19 88
Total assets .....	<u>\$2,710 57</u>

IV. Liabilities.—\$143.00.

V. Miscellaneous.

Twelve assessments were made during 1919.

The Society's accounts were audited February 9th, 1920.

The books of record kept are a Ledger, Minute and Cash Book.

Name and address of the auditor for 1919: J. A. Dugal, Toronto.



VII. Cash Receipts.

Cash balance from 1918 (not extended), \$2,462.80.	
Cash received during 1919 from:	
Dues .....	\$270 93
Interest .....	159 84
Total receipts .....	<u>\$430 77</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:	
Registration fee .....	\$3 00
Rent, light, heat, etc. ....	6 00
Salaries .....	24 00
Postage, etc. ....	1 00
Total expenses of management .....	<u>\$34 00</u>

(b) Miscellaneous Expenditure.

Funeral benefits .....	50 00
Sick benefits .....	93 00
All other expenditure .....	6 00
Total expenditure .....	<u>\$183 00</u>

THE VERITY PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Brantford, Ont.

Organized 24th August, 1899; incorporated 6th September, 1899.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Hugh Batson, President .....Brantford.  
Harry Pearcey, First Vice-President .....Brantford.  
G. F. Dickinson, Second Vice-President .....Brantford.  
Charles Carter, Secretary .....Brantford.  
F. J. Waterson, Treasurer .....Brantford.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a total membership of 500.  
Number of members who died during 1919, 11.  
Amount paid for funeral benefits, \$510.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.  
Number of members of the Society who received sick benefits during 1919, 109.  
Amount of benefits paid during 1919, \$1,715.96.  
Number of weeks' sickness experienced in 1919, 385½.  
Total amount to credit of Sick and Funeral Benefit Fund, \$835.75.

III. Assets.

Cash held by Treasurer (Verity Plow Co.) .....	\$835 75
Total .....	<u>\$835 75</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made every four weeks.  
Number of assessments made during 1919, 15.  
The Society's accounts were audited January 23rd, 1920.  
Names and addresses of the auditors of accounts for 1919: H. W. Styles, Echo Place; and S. Batson, Brantford.  
Books of record and account kept: Assessment Roll, Cash Book, Ledger and Minute Book.  
Certain changes were made during 1919 in the organization or management or in the constitution and rules in relation to benefits.

**VII. Cash Receipts.**

Cash balance from 1918 (not extended), \$138.16.

Cash received during 1919 from:

Dues .....	\$1,952 75
Interest and dividends .....	30 65
Donation (Verity Plow Co., Ltd.) .....	1,119 50
	<hr/>
Total .....	\$3,102 90
	<hr/>

**VIII. Cash Expenditure.***(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee .....	\$3 00
Law costs .....	50
Officers' salaries, etc. ....	140 00
Printing, stationery and advertising .....	35 85
	<hr/>
Total expenses of management .....	\$179 35

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	510 00
Sick benefits .....	1,715 96
	<hr/>
Grand totals .....	\$2,405 31
	<hr/>



## THE ST. JOSEPH AID SOCIETY OF FORMOSA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

*Head Office, Formosa, Ont.*

Organized 6th March, 1887; incorporated 2nd August, 1893.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Frank Beninger, President .....	Formosa.
Domonic Borho, Vice-President .....	Formosa.
Matthew Weiler, Secretary and Treasurer .....	Formosa.

### I. and II. Funeral and Sick Benefits.

Total membership of Society, 56.

No member died during 1919, and no funeral benefits were paid.

Number of members who received sick benefits in 1919, 12.

Number of weeks' sickness experienced in 1919, 47.

Amount of benefits paid in 1919 to sick members, \$150.00.

Total amount of cash standing to credit of fund at 31st December, 1919, \$1,005.48.

### III. Assets.

War loan .....	\$778 67
Actual cash on hand, 31st December, 1919 .....	33 62
Cash in bank (Molsons), Formosa .....	193 19
Total assets .....	<u>\$1,005 48</u>

### IV. Liabilities.—None.

### V. Miscellaneous.

No assessments were made during 1919.

The books and accounts of the Society were duly audited January 24th, 1920.

The books of record or account kept by the Society are: Ledger and Members' Roll Book.

The names and addresses of the auditors for 1919 were: Anthony Opperman and Wm. C. Schill, Formosa.

### VII. Cash Receipts.

Cash balance from 1918 (not extended), \$945.22.

Cash received during 1919 from:

Application fees .....	\$24 00
Dues .....	169 50
Interest .....	35 36
Total receipts .....	<u>\$228 86</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:	
Registration fee .....	\$3 00
Supplies .....	50
Salary of Secretary-Treasurer .....	10 00
Rent .....	2 00
Postage, telegrams and express .....	35
Other expenses .....	25
<hr/>	
Total expenses of management .....	\$16 10

(b) Miscellaneous Expenditure.

Sick benefits .....	150 00
Other expenditure .....	2 50
<hr/>	
Total expenditure .....	\$168 60
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CIVIL SERVICE MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Government Buildings, Ottawa.

Organized January, 1872; incorporated 11th July, 1893.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

A. G. Kingston, President .....Ottawa.  
A. W. Grant, Treasurer .....Ottawa.  
W. J. Lynch, Secretary .....Ottawa.

I. Currency of Insurance Certificates.

Amounts covered by contracts other than for endowment or for sick and funeral benefits in force 31st December, 1919, \$192,650.00.

II. Movement in Insurance Certificates.

- (a) Contracts for endowments or for benefits in the nature thereof.—None.  
(b) *Contracts for Insurance, other than endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c
Contracts in force 31st December, 1918 .....	640	154,750 00
Add contracts taken during 1919, new or renewed .....	56	21,750 00
Add amount by which various certificates were increased during 1919 .....		19,750 00
Gross number and amount of contracts on foot at any time during 1919	696	196,250 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1919. ....	14	3,100 00
Contracts lapsed in 1919.....		
Contracts surrendered in 1919.....	2	500 00
Total deductions extended .....	16	3,600 00
	16	3,600 00
Net contracts on foot at 31st December, 1919. ....	680	192,650 00



**III. and IV. Funeral and Sick Benefits.—None.****V. Assets.**

Cash value of bonds, etc. ....	\$16,816 06
Cash on hand .....	10 26
Cash in Bank of Montreal, Ottawa .....	835 82
Dues and assessments due and unpaid .....	93 75
Interest due and accrued .....	205 97
Total .....	<u>\$17,961 86</u>

**VI. Liabilities.—None.****VII. Miscellaneous.**

Actions or proceedings instituted or prosecuted by or against the Society, during 1919, none.

Assessments are made once a month for members in active service, and once a year for superannuated members.

The Society's books were duly audited on 3rd February, 1920.

Names and post office addresses of the auditors for 1919 were as follows: J. B. St. Laurent, A. M. Deschenes and P. E. S. Brodeur, of Ottawa.

Books of record or account kept: Two books of Registers of Certificates and one Cash Ledger.

No changes were made in the Constitution and Rules of the Society in relation to benefits.

Amount of bond of Treasurer, \$1,000.00.

Number of members in Ontario, 660.

Number of members who died, 14.

Amount paid in respect of deceased members, \$3,100.00.

**VIII. Cash Receipts.**

Cash balance from 1918 (not extended), \$1,635.67.

Cash received during 1919 from:

Application fees .....	\$21 00
Assessments .....	3,644 06
Interest and dividends .....	870 39

Total receipts .....	<u>\$4,535 45</u>
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**IX. Cash Expenditures.***(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee .....	\$10 00
Salaries, officers' and auditors' fees .....	120 00
Interest .....	7 07
Printing, etc. ....	31 00

Total expenses of management .....	<u>\$168 07</u>
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*(b) Miscellaneous Expenditure.*

Life insurance claims .....	3,100 00
All other .....	2 64
Investments (not extended), \$2,039.03.	

Total expenditure .....	<u>\$3,270 71</u>
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STEEL COMPANY OF CANADA, LTD., EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Hamilton, Ont.

Organized 27th February, 1902; incorporated 27th February, 1902.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

C. E. Fraser, President .....Hamilton.  
F. C. Willis, Vice-President .....Hamilton.  
J. L. Hopkin, Treasurer .....Hamilton.  
G. W. Brent, Secretary .....Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.  
Total membership at 31st December, 1919, 2,150.  
Thirteen members died during 1919.  
Amount of funeral benefits paid during 1919, \$4,300.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1919, 1,735.  
Amount paid for sick benefits during 1919, \$8,783.40.  
Number of weeks' sickness experienced during 1919, 2,169.  
Amount paid for medical attendance during 1919, \$2,758.58.  
Amount of cash standing to credit of Sick Fund, \$3,359.24.

III. Assets.

Cash value of bond .....	\$2,000 00
Cash in Royal Bank, Hamilton .....	2,409 24
	<hr/>
Total .....	\$4,409 24

IV. Liabilities.

Amount of unpaid funeral benefits ..... \$1,050 00

V. Miscellaneous.

Dues are paid twice a month by the members.  
Number of assessments made during 1919, 24.  
The accounts of the Society were audited every quarter.  
The books of record and account are Minute Book, Cash Book and Journal.  
Names and addresses of the auditors for 1919: J. Love and A. Marshall, Hamilton.

**VII. Cash Receipts.**

Cash balance from 1918 (not extended), \$1,490.75.

Cash received during 1919 from:

Dues .....	\$17,830 60
Interest and dividends .....	182 87
Cash received from repayment of investments (2,000.00).	

Total receipts .....	<u>\$18,013 47</u>
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**VIII. Cash Expenditure.***(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee .....	\$15 00
Officers' salaries and officers' and auditors' fees .....	430 00
Expenses of annual meeting .....	11 00
Postage and stationery .....	25 00

Total expenses of management .....	<u>\$481 00</u>
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*(b) Miscellaneous Expenditure.*

Funeral benefits .....	4,300 00
Sick benefits .....	8,783 40
Medical attendance .....	2,758 58
All other .....	772 00
For investments (not extended), \$2,000.00.	

Total expenditure .....	<u>\$17,094 98</u>
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THE PRIDE OF ISRAEL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Organized, 1905; incorporated, May 29th, 1905.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

S. Brown, President .....Toronto.  
H. Goldberg, Treasurer .....Toronto.  
S. Steiner, Financial Secretary .....Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which, at the 31st December, 1919, was 494.

Number of members who died during 1919, none.  
Amount of funeral benefits paid during 1919, nil.  
Number of members' wives died during 1919, 3.  
Amount of funeral benefits paid, \$120.00.  
Funeral benefits paid for children and parents, \$101.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.  
Fifty-three members received sick benefits during 1919, amounting to \$1,305.00.  
Number of weeks' sickness experienced during 1919, 217½.  
Amount paid for medical attendance, \$1,754.12.  
Amount of cash standing to credit of the fund, \$5,026.25.

III. Assets.

Cash value of real estate .....	\$4,884 50
Cash value of bonds .....	2,000 00
Cash on hand .....	20 00
Cash in various banks .....	7,148 42
Total .....	<u>\$14,052 92</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made when necessary. Two assessments were made during 1919.  
The accounts of the Society were audited every quarter during 1919.  
Names and post office addresses of auditors: J. Rumm, R. Rice, B. Berkantz, and I. Brickman, Toronto.  
Books kept by the Society are: Day Book, Ledger, Cash Book and Recording Books.  
Amount of bond of Secretary-Treasurer, \$400.00.

VII. Cash Receipts.

Cash balance from 1918, \$7,338.82.  
Cash received during 1919 from:

Application fees .....	\$41 00
Assessments .....	1,255 50
Initiation fees .....	20 00
Dues .....	5,390 87
Fines .....	48 25
Donations .....	115 50
Interest .....	264 83
Medical fees .....	1,727 58
All other sources .....	921 29
Total .....	<u>\$9,784 82</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Registration fee .....	\$10 00
Salaries .....	821 83
Printing, etc. ....	359 40
Supplies bought .....	84 38
Rent, light, heat, etc. ....	196 00
Presents and medals .....	181 50
Postage, etc. ....	181 94
Other management expenses .....	208 05
Total management expenses .....	<u>\$2,043 10</u>

(b) Miscellaneous Expenditure.

Funeral benefits and expense .....	280 00
Benefits to widows and orphans .....	101 00
Medical attendance .....	1,754 12
Total disability benefits .....	200 00
Sick benefits .....	1,305 00
Gratuities to distressed members .....	1,548 75
Other expenditures .....	723 25
Total expenditure .....	<u>\$7,955 22</u>

UNION NO. 27 (TORONTO, ONT.), OF THE CIGARMAKERS' INTERNATIONAL  
UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, 167 Church Street, Toronto.

Organized 18th May, 1869, and incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

N. J. Martin, President .....Toronto.  
T. McGreevy, Vice-President .....Toronto.  
J. Pamphilon, Secretary-Treasurer .....Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which is 182.  
Number of members of the Society who died during 1919, none.  
Total amount of funeral benefits paid during 1919, none.

II. Sick Benefits.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1919, 42, amounting to \$1,252.40.  
  
Number of weeks' sickness experienced during 1919, 250½.

III. Assets.

Cash on hand .....	\$194 02
Cash on deposit to Society's credit, not drawn against, in the Home Bank, Toronto .....	1,578 67
Total .....	<u>\$1,772 69</u>

IV. Liabilities.—None.

V. Miscellaneous.

Fifty-two assessments were made in 1919.  
The books and accounts were audited monthly during 1919.  
Names of auditors: S. Ebach, T. McGreevy and M. V. Todd, Toronto.  
Books kept by the Society are: Day Book and Ledger.



**VII. Cash Receipts.**

Cash balance from 1918 (not extended), \$273.60.

Cash received during 1919 from:

Initiation fees .....	\$102 00
Dues .....	2,087 15
Assessments .....	2,141 65
Returned from travelling members .....	48 00
Interest and dividends .....	20 46
<b>Total receipts .....</b>	<b>\$4,399 26</b>

**VIII. Cash Expenditure.***(a) Expenses of Management.*

Cash paid during 1919 for:

Per capita tax for management .....	\$39 15
Registration fee .....	3 00
Rent, fuel, light and taxes .....	138 50
Salaries, officers' and auditors' fees .....	400 94
Printing, stationery and advertising .....	90 73
Postage, telegrams and express .....	11 78
<b>Total expenses of management .....</b>	<b>\$684 10</b>

*(b) Miscellaneous Expenditure.*

Per capita tax and levies .....	619 67
Out of work benefits .....	218 00
Sick benefits .....	1,252 40
Loans to travelling members .....	126 00
<b>Total expenditure .....</b>	<b>\$2,900 17</b>

LADIES' ORANGE BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ontario.

Organized 12th December, 1888; incorporated 12th June, 1896.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Mrs. G. O. Akerley, Grand Mistress ..... St. John, N.B.  
Mrs. Robert Gordon, Grand Secretary ..... Toronto, Ont.  
Mrs. W. J. Kissick, Grand Treasurer .....Ottawa, Ont.

I. Funeral Benefits.—None.

Sick benefits are undertaken by the subordinate lodges, with a membership of 5,500.  
Fifty members died during 1919, \$100.00 funeral benefits were paid.

II. Sick Benefits.

Number of weeks' sickness experienced in 1919: No information.  
Total amount of sick benefits paid in 1919: No information.  
Number of weeks' sickness experienced in 1919: No information.  
Amount paid for medical attendance in 1919, \$600.00.

III. Assets.

	Supreme Body.
Cash in Dominion Bank, Ottawa .....	\$2,069 88
Total assets .....	<u>\$2,069 88</u>

IV. Liabilities.—No information.

V. Miscellaneous.

The books were audited May 31st, 1919.  
Names and addresses of auditors of accounts of 1919: A. Gordon, Toronto, Ont.  
Amount of bond, Secretary, \$500.00.  
Amount of bond, Treasurer, \$500.00.

VII. Cash Receipts.

Cash balance from 1918, \$1,563.98.	Grand Lodge.
Cash received during 1919 from:	
Per capita tax and levies .....	\$1,724 94
Charter fees .....	351 00
Supplies sold .....	1,192 29
Interest .....	63 10
Total receipts .....	<u>\$3,331 33</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1919 for:		
Charter fees .....	\$100 00	.....
Commission .....	116 10	.....
Travelling expenses and grant .....	151 65	.....
Expenses of annual meeting .....	10 00	.....
Registration fee .....	25 00	.....
Supplies bought .....	882 40	.....
Postage, telegrams and expenses .....	163 28	.....
Salaries .....	555 00	.....
Clerk hire .....	25 00	.....
Printing .....	48 00	.....
Premiums for guarantee of lodge officers .....	5 00	.....
All other .....	320 00	.....
	<hr/>	<hr/>
Total expenses of management .....	\$2,401 43	.....

(b) Miscellaneous Expenditure.

Funeral benefits .....	100 00	.... .
Medical attendance .....	.....	\$600 00
All other .....	324 00	.....
	<hr/>	<hr/>
Total expenditure .....	\$2,825 43	\$600 00



THE HEINTZMAN & COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

(Returns Book 524.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, 193-197 Yonge Street, Toronto, Ontario.

Organized and incorporated 19th December, 1885.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Wm. Benney, President .....Toronto.  
W. Thomas, Vice-President .....Toronto.  
C. Woodburn, Treasurer .....Toronto.  
Thomas H. Kirk, Secretary .....Toronto.

Directors.

R. Burbridge .....West Toronto.  
G. Grundler .....West Toronto.  
H. Libby .....West Toronto.  
A. Bull .....West Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.  
Total membership at 31st December, 1919, 183.  
Number of members who died in 1919, 1.  
Funeral benefits paid in 1919, \$50.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.  
Number of members of the Society who received sick benefits during 1919, 25.  
Amount of sick benefits paid during 1919, \$425.00.  
Number of weeks' sickness experienced in 1919, 95.  
Total amount to credit of General Fund, from which all claims are paid, \$316.88.

III. Assets.

Cash on deposit in Bank of Hamilton, West Toronto ..... \$316 88

IV. Liabilities.—None.

V. Miscellaneous.

Dues are collected once a month.  
The Society's accounts for 1919 were audited on January 29th.  
No changes were made during 1919 in the organization and management and the constitution and rules of the Society in relation to benefits.  
Names of auditors of accounts: F. Kamm and F. Mably, West Toronto.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$572.33.

Cash received during 1919:

Dues .....	\$232 00
Interest .....	15 55
	<hr/>
Total receipts .....	\$247 55
	<hr/>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Registration fee .....	\$3 00
Salaries, officers' and auditors' fees .....	25 00
	<hr/>
Total expenses of management .....	\$28 00

(b) Miscellaneous Expenditure.

Funeral benefits .....	50 00
Sick benefits .....	425 00
	<hr/>
Total expenditure .....	\$503 00
	<hr/>

GENDRON MANUFACTURING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, 137 Duchess Street, Toronto, Ont.

Organized 5th May, 1890; incorporated 24th July, 1894.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Joseph Sauriol, President .....Toronto.  
L. L. Archambault, Secretary .....Toronto.  
Louis Dubois, Treasurer .....Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 41.  
Number of members who died during 1919, none.  
Amount paid for funeral benefits during 1919, none.

II. Sick Benefits.

Sick benefits are undertaken by the Society.  
Number of members of the Society who received sick benefits during 1919, 6.  
Amount paid for sick benefits during 1919, \$157.51.  
Number of weeks' sickness experienced in 1919: No information.  
Amount paid for medical attendance, \$8.50.  
Total amount of cash standing to the credit of the Sick Benefit Fund \$840.60.

III. Assets.

Cash on hand .....	\$48 88
Cash in Home Bank of Canada .....	791 72
Total .....	<u>\$840 60</u>

IV. Liabilities.—None.

V. Miscellaneous.

Forty-nine assessments were made during 1919, payable weekly.  
The Society's accounts were audited in July, 1919, and January, 1920.  
Names and addresses of the auditors of accounts for 1919: John J. Brady, and W. G. Kamm, Toronto.  
Books kept by the Society: Roll Book, Cash Book, Minute Book and Bank Book.



VII. Cash Receipts.

Cash balance from 1918 (not extended), \$827.17.

Cash received during 1919:

Dues .....	\$202 89
Interest .....	22 05
Doctor's fees .....	8 50
<hr/>	
Total receipts .....	\$233 44
<hr/>	

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Registration fee .....	\$3 00
Officers' salaries (Secretary and Treasurer) .....	48 00
Stationery .....	1 00
Law costs .....	2 00
<hr/>	
Total expenses of management .....	\$54 00

(b) Miscellaneous Expenditure.

Sick benefits .....	157 51
Medical attendance .....	8 50
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Total expenditure .....	\$220 01
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UNION No. 55 (HAMILTON, ONT.) OF THE CIGARMAKERS' INTERNATIONAL  
UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Hamilton, Ont.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

J. Russell, President .....Hamilton.  
E. Jennings, Financial Secretary .....Hamilton.  
W. H. Crawford, Treasurer .....Hamilton.  
J. Breheney, Recording Secretary .....Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Union; membership, 206.  
Number of members who died in 1919, 1.  
Funeral benefits paid in respect of deceased members, \$550.00.  
One member's wife died and \$40.00 funeral benefits were paid.

II. Sick Benefits.

Sick benefits are undertaken by the Society.  
Number of members of the Society who received sick benefits during 1919, 34.  
Total amount of sick benefits paid during 1919, \$595.55.  
Number of weeks' sickness experienced in 1919, 119.

III. Assets.

Cash on hand .....	\$235 61
Cash in Bank of Hamilton .....	679 83
Total .....	<u>\$915 44</u>

IV. Liabilities.—None.

V. Miscellaneous.

The Society's accounts were audited monthly during 1919.  
The books kept are Day Book and Ledger.  
Names and post office addresses of the auditors for 1919: J. Russell and J. Zeigler,  
Hamilton.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$778.23.	
Cash received during 1919 from:	
Initiation fees .....	\$84 00
Dues .....	2,756 80
Assessments .....	2,533 05
Interest .....	11 44
All other sources .....	64 50
Total receipts .....	<u>\$5,449 79</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:	
Law costs .....	\$209 07
Registration fee .....	3 00
Rent, etc. ....	120 00
Per capita tax .....	15 00
Postage, etc. ....	21 15
Supplies bought .....	12 52
Managing officers' salaries and officers' and auditors' fees .....	802 40
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Total expenses of management .....	\$1,183 14

(b) Miscellaneous Expenditure.

Per capita tax or levies .....	1,991 04
Sick benefits .....	595 55
Funeral benefits .....	590 00
Gratuities to distressed members .....	230 50
Strike benefits .....	596 00
Other expenditure .....	126 35
<hr/>	
Total expenditure .....	\$5,312 58
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THE GRAND BRANCH OF THE IRISH CATHOLIC BENEVOLENT UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, 205 Leslie Street, Toronto.

Organized 9th January, 1869, and incorporated in Ontario, 25th July, 1895.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

F. G. Reynolds, Grand President .....Hamilton.  
Robert Scollard, Grand Secretary .....Toronto.  
J. H. Barber, Grand Treasurer .....Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by Grand Body, the membership of which at 31st December, 1919, was 174.

Number of members who died during 1919, 1.

Total amount of funeral benefits paid during 1919   \$100.00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1919, \$1,426.00.

II. Sick Benefits.

Sick benefits are undertaken by the Subordinate branches.

Number of members who received sick benefits during 1919, 22.

Total amount of benefits paid in 1919, \$316.00.

Number of weeks' sickness experienced in 1919, 75.

Total amount paid for medical attendance during 1919, \$207.75.

Total amount standing to credit of Sick Benefit Fund at 31st December, 1919, \$490.09.

III. Assets.

	Grand Body.	Subordinate Bodies.
Actual cash in Treasurer's hands, December 31st, 1919 ....	.....	\$26 09
Cash in Dominion Bank .....	\$887 90	.....
Cash in Home Bank, Toronto .....	669 24	296 79
Cash in Bank of Hamilton, Hamilton .....	.....	167 21
Furniture, supplies, etc. (\$700.00).		
Total assets .....	\$1,557 14	\$490 09

IV. Liabilities.—None.

V. Miscellaneous.

Four assessments were made during the year 1919, payable on the 1st January, April, July and October.

The books were duly audited for 1919.

The following books of record are kept: Minute Book, Cash Book and Ledger.

During 1919 no changes were made in the Constitution.

VII. Cash Receipts.

	Grand Body.	Subordinate Bodies.
Cash balance from 1918 (not extended), \$1,958.50.		
Cash received during 1919 from:		
Dues .....		\$860 65
Initiation fees .....		7 60
Per capita tax .....	\$58 80	31 50
Assessments .....	225 25	190 50
Supplies sold .....		
Interest .....	43 46	2 82
All other sources .....		218 84
	<hr/>	<hr/>
	\$327 51	\$1,311 91

Auditors for the year 1919: C. J. O'Brien; L. Bear, Toronto.

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:		
Per capita tax for management .....		\$58 80
Registration fee .....	\$3 00	
Law costs .....		45 00
Expenses of annual meeting .....	25 00	
Rent, light, heat and taxes .....		239 16
Salaries .....	54 00	60 60
Printing, stationery and postage .....		4 75
Postage, etc. ....	5 00	11 05
	<hr/>	<hr/>
Total expenses of management .....	\$87 00	\$419 36

(b) Miscellaneous Expenditure.

Per capita tax and levies .....		225 25
Funeral benefits .....	100 00	
Gratuities .....		10 80
Sick benefits .....		316 00
Medical attendance .....		207 75
Other expenditure .....		184 53
	<hr/>	<hr/>
Totals .....	\$187 00	\$1,363 69

BROWN BROTHERS, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto.

Organized 2nd January, 1898, and incorporated in Ontario, 3rd March, 1903.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

J. R. Aylett, President .....	Toronto.
A. Robertson, Vice-President .....	Toronto.
John E. Lamb, Secretary .....	Toronto.
Albert Burton, Treasurer .....	Toronto.

II. Sick Benefits.

The total membership of the Society at 31st December, 1919, 77.  
Sick benefits are undertaken by the Society. Thirteen members received sick benefits during 1919.  
Total amount of benefits paid in 1919, in respect of sick members, \$168.92.  
Number of weeks' sickness experienced, 49.  
Total amount standing to credit of Sick Fund, \$167.22.

III. Assets.

Victory War Loan .....	\$250 00
Cash on hand .....	5 07
Cash in Bank of Commerce, 31st December, 1919 .....	162 15
	<hr/>
Total assets .....	\$417 22
	<hr/>

IV. Liabilities.—None.

V. Miscellaneous.

Payments are made monthly.  
The Society's books were audited for 1919 on January 7th, 1920.  
Names and addresses of auditors for 1919 were as follows: A. Smyth and G. Anderson, Toronto.  
Books of record kept by the Society are: Secretary's Cash Book, Membership Roll, Order on Treasurer and Treasurer's Cash Book.  
No changes were made in the Constitution during 1919.



VII. Cash Receipts.

Cash balance, 31st December, 1918, \$48.12.

Cash received during 1919 from:

Application fees .....	\$17 00
Dues .....	126 00
Donation .....	100 00
Interest .....	17 56
All other .....	32 10
<hr/>	
Total receipts .....	\$292 66
<hr/>	

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Registration fee .....	\$3 00
Expenses of annual meeting .....	1 50
Postage .....	14
<hr/>	
Total expenses of management .....	\$4 64

(b) Miscellaneous Expenditure.

Sick benefits .....	168 92
<hr/>	
Total expenditure .....	\$173 56
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GRAND ORDER OF ISRAEL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Hamilton, Ont.

Organized 1908, incorporated 22nd October, 1908.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

B. Raphael, Noble Master .....Hamilton.  
J. Freedman, Financial and Recording Secretary .....Hamilton.  
M. Goldberg, Treasurer .....Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1919, was 112.

Number of members who died in 1919, 1.  
Number of members' wives died in 1919, 2.  
Amount paid for funeral benefits during 1919, for members' wives, \$100.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.  
Number of persons who received sick benefits during 1919, 13.  
Amount of sick benefits paid during 1919, \$221.00.  
Number of weeks' sickness, 37.  
Amount paid for medical attendance, \$109.25.

III. Assets.

Cash value of real estate .....	\$2,000 00
Cash value of bonds .....	700 00
Cash on deposit to Society's credit, not drawn against, in the Royal Bank .....	1,434 60
Other assets .....	300 00
Total assets .....	<u>\$4,434 60</u>

IV. Liabilities.—No information.

V. Miscellaneous.

Two assessments were made during 1919.  
No changes were made in the constitution and rules during the year 1919.  
Books kept by the Society: Ledger, etc.  
The books of the Society were audited quarterly. Names of auditors: D. Kauffman, F. Bohin, G. Ringle, J. Klappholz and S. Rosen, Hamilton.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$1,092.42.

Cash received during 1919 from:

Application fees .....	\$5 50
Initiation fees .....	21 00
Dues .....	1,122 34
Assessments .....	139 00
Degrees and cards .....	28 00
Supplies sold .....	3 65
Interest and dividends .....	91 03
Donations .....	6 00
<hr/>	
Total receipts .....	\$1,416 52
<hr/>	

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Registration fee .....	\$3 00
Law costs .....	12 00
Printing, etc. ....	48 70
Postage .....	32 05
Salaries .....	75 00
Rent, etc. ....	50 00
All other expenses .....	97 34
<hr/>	
	\$318 09

(b) Miscellaneous Expenditure.

Funeral benefits (burial) .....	100 00
Sick benefits .....	221 00
Medical attendance .....	109 25
Gratuities .....	60 00
All other expenditure .....	66 00
For investments (not extended), \$200.00.	

Grand totals .....	\$874 34
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**L'UNION ST. JEAN BAPTISTE, OTTAWA.**

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

*Head Office, Ottawa.*

Organized 10th November, 1887; incorporated 18th September, 1888.

The Executive Officers of the Society at the 31st December, 1919, were as follows

J. Nelson Bigras, President .....	Ottawa.
E. René Croteau, Recording Secretary .....	Ottawa.
Joseph Saint-Germain, B.A., Treasurer .....	Ottawa.

**I. Funeral Benefits.**

Funeral benefits are undertaken by the Society, the membership of which is 384.  
 Number of members of the Society who died in 1919, 7.  
 Total amount of funeral benefits paid in respect of deceased members was \$2,800.00.  
 Number of members' wives deceased in 1919, 4.  
 Amount of funeral benefits paid in respect of deceased wife, \$300.00.  
 Total cash standing to credit of Funeral Fund at 31st December, 1919, \$3,999.42.

**II. Sick Benefits.**

Sick benefits are undertaken by the Society.  
 Number of members who received sick benefits in 1919, 42.  
 Amount of sick benefits paid in 1919, \$931.60.  
 Number of weeks' sickness experienced in 1919, 232¾.

**III. Assets.**

Cash on deposit in La Banque Provinciale, Ottawa .....	\$5,771 11
Actual cash in hand at 31st December, 1919 .....	427 50
Other assets .....	597 70
Total assets .....	<u>\$6,796 31</u>

**IV. Liabilities.—None.****V. Miscellaneous.**

Assessments are made monthly, and are payable on the first of month.  
 The Society's accounts were audited monthly and annually.  
 The names and addresses of the auditors for 1919 were as follows: A. Lepage, and  
 M. Lorocqui, Ottawa.  
 Books of account kept by the Society are: Ledger and Cash Book.  
 Amount of bond of Treasurer, \$500.00.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$6,274.46.  
Cash received during 1919 from:

Interest and dividends .....	\$149 00
Per capita tax and levies .....	4,168 90
Degrees and cards .....	4 80
Other sources .....	112 80
<hr/>	
Total receipts .....	\$4,435 50
<hr/>	

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Registration fee .....	\$3 00
Rent, light, heat and taxes .....	90 00
Managing officers' salary, etc. ....	218 85
Printing, stationery, etc. ....	34 00
Postage, etc. ....	12 90
Premiums for guarantee of lodge officers .....	5 00
<hr/>	
Total expenses of management .....	\$363 75

(b) Miscellaneous Expenditure.

Funeral benefits (members' wives) .....	300 00
Funeral benefits to members .....	2,800 00
Sick benefits .....	931 60
Other expenditure .....	112 00
<hr/>	
Grand totals .....	\$4,507 35
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THE MANCHESTER UNITY INDEPENDENT ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto.

Organized 16th December, 1887, and incorporated in Ontario, 23rd June, 1893.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

P. Ballennie, Provincial Grand Master .....Toronto.  
G. W. Brown .....Toronto.  
Jno. T. Tilley, Pro. Cor. Secretary .....Toronto.

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Body, the membership of which was, at 31st December, 1919, 1,376.

Eleven members died during 1919, and \$1,080.00 benefits were paid.

Ten members' wives died during 1919, and in respect thereof benefits were paid amounting to \$500.00.

Total cash to credit of Funeral Fund, 31st December, 1919, \$3,695.62.

IV. Sick Benefits.

Sick benefits are undertaken by District and Subordinate Lodges.

Number of members who received sick benefits in 1919, 195.

Amount of benefits paid in 1919, in respect of sick members, \$3,742.48.

Number of weeks' sickness experienced in 1919, 954 4-7.

Amount paid for medical attendance during 1919, \$1,715.08.

V. Assets.

	District Body.	Subordinate Bodies.
Bonds .....	\$1,486 62	\$15,563 94
Mortgages .....	15,175 00	12,241 12
Cash on deposit to the Society's credit, not drawn against, in the following chartered banks:		
Dominion Bank .....	3,695 62	.....
In various banks, in various places .....	.....	10,184 23
Total assets .....	\$20,357 24	\$37,989 29



VI. Liabilities.—None.

VII. Miscellaneous.

The Society's books were duly audited for 1919 on 25th January, 1920.

The following books of account and record are kept for purposes of insurance certificates or benefits: Ledger, Cash Books, and District Return Sheet.

Names and post office addresses of the auditors for 1919 were as follows: R. G. Broadhurst, R. Billson, J. G. Copsey, Toronto.

Amount of Secretary's bond, \$1,000.00.

Amount of Treasurer's bond, \$1,000.00.

VIII. Cash Receipts.

Cash balance from 1918 (not extended), Grand

Body, \$3,892.28; Subordinate, \$7,789.21.

Cash received during 1919 from:

	District Body.	Subordinate Bodies.	Juvenile Branch.
Juveniles .....	\$55 35	.....	.....
Initiation fees .....	.....	\$474 00	.....
Dues .....	2,954 74	13,251 65	\$109 30
Interest .....	1,099 55	1,498 21	.....
Dues, etc. (sister lodges) .....	.....	3,296 50	.....
Hospital benefits .....	.....	718 13	.....
All other .....	330 40	2,398 63	.....
Cash receiver from repayment of loans or investments (not extended), Grand Body, \$1,425.00; Subordinate Bodies, \$2,970.88.			
Total receipts .....	\$4,440 04	\$21,637 12	\$109 30

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Hospital board .....	.....	\$732 15	.....
Per capita tax and levies .....	.....	982 83	.....
Registration fee .....	\$10 00	.....	.....
Expenses of annual or biennial meeting .....	34 00	.....	.....
Juveniles .....	8 00	3 75	\$95 92
Supplies bought .....	101 41	134 24	.....
Travelling expenses .....	12 00	.....	.....
Rent .....	.....	624 92	.....
Officers' salaries .....	359 04	800 07	.....
Printing .....	237 46	82 55	.....
Postage, telegrams and express .....	86 77	293 29	.....
Premium for guarantee of lodge officers .....	5 00	32 00	.....
Insurance .....	.....	13 69	.....
All other .....	502 27	1,607 36	.....
Total expenses of management .....	\$1,355 95	\$5,306 85	\$95 92

(b) *Miscellaneous Expenditure.*

	District Body.	Subordinate Bodies.	Juvenile Branch.
Funeral benefits .....	1,580 00	3,552 51	.....
Sick benefits .....	.....	3,616 73	.....
Gratuities .....	.....	183 60	.....
Sister lodges .....	.....	2,999 43	.....
Medical attendance .....	.....	1,715 08	.....
All other expenditure .....	125 75	2 16	.....
For investment (not extended), Grand Body, \$3,000.00; Subordinate Bodies, \$4,850.00.			
Total expenditure .....	\$3,061 70	\$17,376 36	\$95 92

THE CANADA FURNITURE MANUFACTURERS (LIMITED) EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Woodstock, Ont.

Organized, 1895; incorporated, 29th January, 1896.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Chas. Berlett, President .....Woodstock.  
D. Sutherland, Vice-President .....Woodstock.  
Robt. A. Scott, Secretary-Treasurer .....Woodstock.

I. Funeral Benefits.

Funeral benefits have been discontinued by the Society, the membership of which at 31st December, 1919, was 230.

II. Sick Benefits.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1919, 20.  
Amount of sick benefits paid during 1919, \$200.00.  
Number of weeks' sickness experienced during 1919, 66 2-7.  
Amount paid for medical attendance, \$375.48.  
Amount of cash standing to credit of fund, \$417.53.

III. Assets.

Canadian Bank of Commerce .....	\$94 74
Canada Permanent Mortgage Corporation .....	322 79
Total .....	<u>\$417 53</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.  
Number of assessments made during 1919, 12.  
No changes were made in the Constitution and Rules during the year 1919.  
Books kept by the Society: Cash Book, Minute Book and Members' Roll, and Bank Books.  
The books of the Society were audited 6th January, 1920. Names of auditors: A. McEwen and A. Campbell, Woodstock.



VII. Cash Receipts.

Cash balance from 1918 (not extended), \$457.53.	
Cash received during 1919 from:	
Assessments .....	\$577 00
Interest .....	13 17
<hr/>	
Total .....	\$590 17
<hr/>	

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:	
Registration fee .....	\$3 00
Postage .....	80
Salary of Secretary .....	35 00
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Total expenses of management .....	\$38 80

(b) Miscellaneous Expenditure.

Sick benefits .....	200 00
Medical attendance .....	375 48
All other expenditure .....	15 89
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Total expenditure .....	\$630 17
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CANADIAN ALLIS-CHALMERS, LIMITED, EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Organized 2nd day of July, 1890; incorporated in Ontario 27th September, 1892.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

H. L. Cheeseman, President .....Toronto.  
W. J. Hanley, Secretary .....Toronto.  
James E. Ford, Treasurer .....Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a membership of 608.  
Eight members died during 1919, and funeral benefits amounting to \$575.00 were paid.

II. Sick Benefits.

Number of members who received sick benefits during 1919, 201.  
Total amount of sick benefits paid during 1919, \$4,733.08.  
Number of weeks' sickness experienced during 1919, 788.  
Amount paid for medical attendance during 1919, \$759.37.  
Total amount of cash standing to credit of Sick Benefit Fund at the 31st December, 1919, \$1,368.66.

III. Assets.

Victory Bonds .....	\$1,000 00
Cash on hand, 31st December, 1918 .....	108 23
Cash in Canadian Bank of Commerce .....	6 16
Cash in Imperial Bank .....	254 27
Total .....	<u>\$1,368 66</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made semi-monthly.  
Twenty-six assessments were made during 1919, and were payable on the 1st and 15th of each month.  
The books of the Society were duly audited June 30th and December 31st, 1919.  
The following books of record are kept: Secretary's Minute Book, Treasurer's Cash Book and Secretary's Order Book.

Names and addresses of auditors of accounts of 1919: H. Hassall, J. McIntyre, and J. Prain, Toronto.

Certain changes were made during 1919 in the Constitution and Rules in relation to benefits.

- Amount of bond of Secretary, \$300.
- Amount of bond of Treasurer, \$1,000.

VII. Cash Receipts.

Cash balance from 1918 (not extended),	\$4,501.09.
Cash received during 1919 from:	
Assessments .....	\$2,964 80
Interest .....	192 25
Total .....	<u>\$3,157 05</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:	
Law costs .....	\$1 00
Registration fee .....	10 00
Officers' salaries, etc. ....	322 30
Supplies bought .....	6 25
Annual meeting .....	20 00
Guarantee bonds .....	13 00
Printing, etc. ....	45 00
Expenses of management .....	<u>\$417 55</u>

(b) Miscellaneous Expenditure.

Funeral benefits .....	575 00
Sick and accident benefits .....	4,733 08
Medical attendance .....	759 37
Hospital .....	71 35
For investments (not extended),	\$1,000.00.
Grand totals .....	<u>\$6,556 35</u>



GUTTA PERCHA AND RUBBER MANUFACTURING COMPANY OF TORONTO  
LIMITED, EMPLOYEES' SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto.

Incorporated 14th June, 1901.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

J. W. Patterson, President .....Toronto.  
E. Woodall, Vice-President .....Toronto.  
S. Wrathall, Secretary-Treasurer .....Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1919, was, 1,067.

Three members died during 1919, and \$150.00 funeral benefits were paid.

II. Sick Benefits.

Number of members who received sick benefits during 1919, 233.

Total amount of sick benefits paid during 1919, \$2,330.00.

Number of weeks' sickness experienced during 1919, 466.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1919, \$1,572.19.

III. Assets.

Victory Bond .....	\$1,000 00
Cash in Treasurer's hands .....	54 29
Cash in Merchants Bank .....	517 90
Total assets .....	<u>\$1,572 19</u>

IV. Liabilities.--None.

V. Miscellaneous.

Assessments for purposes of Sick Fund are made monthly and are payable on the 1st of each month. Eleven such assessments were made during 1919.

The accounts of the Society were duly audited in January and July, 1919.

Names and addresses of auditors for 1919: W. McCracken, J. Severs and W. Leamon, Toronto.

No changes were made in the Constitution during 1919.

Amount of bond of Secretary-Treasurer, \$200.00

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$1,172.19.

Cash received during 1919 from:

Dues .....	2,952 25
Interest .....	61 80

Total receipts .....	<u>\$3,014 05</u>
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Charter fees .....	\$2 00
Registration fee .....	10 00
Postage, etc. ....	2 05
Travelling expenses .....	2 00
Officers' salaries .....	100 00
Printing, etc. ....	16 00
Premium for guarantee of lodge officer .....	2 00

\$134 05

(b) Miscellaneous Expenditure.

Funeral benefits .....	150 00
Sick benefits .....	2,330 00

Total expenditure .....	<u>\$2,614 05</u>
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HAMILTON LODGE NO 25, THEATRICAL MECHANICAL ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Hamilton, Ont.

Organized 20th February, 1907; incorporated in Ontario 26th February, 1907.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

- Alex. Anderson, President .....Hamilton.
- H. C. Stroud, Recording Secretary .....Hamilton.
- William Stroud, Treasurer .....Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 41.  
One member died during 1919, and \$50.00 funeral benefits were paid.  
Total cash to credit of Funeral Fund, \$13.24.

II. Sick Benefits.

Number of members who received sick benefits during 1919, 4.  
Total amount of sick benefits paid during 1919, \$50.00.  
Number of weeks' sickness experienced during 1919, 10.  
Amount paid for medical attendance during 1919, \$76.50.  
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1919, \$1,073.10.

III. Assets.

Cash value of mortgage .....	\$900 00
Cash in Molsons Bank, 31st December, 1919 .....	1,073 10
Cash in Dominion Bank, 31st December, 1919 .....	13 24
Total assets .....	<u>\$1,986 34</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly, and are payable 1st of each month. Twelve assessments were made during 1919.  
The books of the Society were duly audited January 23rd, 1920.  
The following books of record are kept: Cash Book and Ledger.  
Name and address of auditor of accounts of 1919: W. James, Hamilton.  
No changes were made during 1919, in the Constitution and Rules in relation to benefits.  
Amount of bond of Treasurer, \$1,500.00.



VII. Cash Receipts.

Cash balance from 1918 (not extended), \$760.38.

Cash received during 1919 from:

Application fees .....	\$15 00
Dues .....	223 50
Supplies sold .....	7 00
Interest .....	91 93
Cash received from repayment of loan (not extended), \$350.00.	
Total .....	<u>\$337 43</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Per capita tax .....	\$5 15
Registration fee .....	3 00
Rent, light and heat .....	27 50
Printing, etc. ....	6 00
Salaries .....	97 50
Postage, etc. ....	2 00
Supplies bought .....	6 85
Expenses of management .....	<u>\$148 00</u>

(b) Miscellaneous Expenditure.

Per capita tax .....	31 97
Funeral benefits .....	50 00
Sick benefits .....	50 00
Medical attendance .....	76 50
All other .....	5 00
Total expenditure .....	<u>\$361 47</u>

THEATRICAL MECHANICAL ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, 472 Dovercourt Road, Toronto.

Organized 21st September, 1886; incorporated 20th May, 1887.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

H. Leake, President .....	Toronto.
S. Y. Meredith, Recording Secretary .....	Toronto.
James Lydon, Treasurer .....	Toronto.
Dan Pierce,	} Finance Committee .....
T. Hutchinson, Sr.	
Chas. Horsewell,	
	Toronto.

I. Funeral Benefits.

Total membership of Society, 163.  
Number of members who died during 1919, 1.  
Amount of funeral benefits paid during 1919, \$250.00.  
Amount standing to credit of fund, \$18,905.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits in 1919, 10.  
Total amount of sick benefits paid during the year 1919, \$258.00.  
Number of weeks' sickness experienced, 43.  
Medical attendance, \$240.00.  
Amount of cash standing to credit of Sick Benefit Fund, \$209.38.

III. Assets.

Bonds, debentures .....	\$18,500 00
Cash on hand, as per auditor's statement .....	218 18
Bank of Commerce, Toronto .....	476 09
Canada Permanent Mortgage Corporation .....	405 90
Totals .....	<u>\$19,600 17</u>

IV. Liabilities.—None.

V. Miscellaneous.

The Society's accounts were duly audited in March, June, September and December, 1919.  
Auditor for the year: Arthur Reid, Toronto.  
No changes were made in the Constitution and By-laws during 1919.  
Books of account kept by the Association are: Blotter and Ledger.  
Amount of bond of Treasurer, \$500.00.

**VII. Cash Receipts.**

Cash balance from 1918 (not extended), \$1,554.39.

Cash received during 1919 from:

Application, initiation fees and dues .....	\$1,333 75
Supplies sold .....	1 35
Interest and dividends .....	849 87
All other sources .....	865 93
<b>Total receipts .....</b>	<b>\$3,050 90</b>

**VIII. Cash Expenditure.***(a) Expenses of Management.*

Cash paid during 1919 for:

Per capita tax or levies .....	\$140 00
Registration .....	3 00
Supplies bought .....	25 76
Rent, light, heat and taxes .....	36 00
Salaries, officers' and auditors' fees .....	213 00
Printing, stationery and advertising .....	30 00
Postage, etc. ....	15 57
Premium for guarantee of lodge officer .....	5 00
All other .....	378 75
<b>Total expenses of management .....</b>	<b>\$847 08</b>

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	250 00
Sick benefits .....	258 00
Medical attendance .....	240 00
Gratuities to distressed members .....	410 04
<b>Total expenditure .....</b>	<b>\$2,005 12</b>



## TORONTO HEBREW BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

*Head Office, Toronto.*

Incorporated 17th February, 1899.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Max Smith, President .....	Toronto.
B. Shidletzky, Vice-President .....	Toronto.
S. Hyman, Treasurer .....	Toronto.
D. Pullan, Secretary .....	Toronto.

### I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 217.

Three members died during 1919, and funeral benefits were paid amounting to \$272.00.

Amount of funeral benefits paid in respect of members' wives and children during 1919, \$40.00.

Total cash standing to credit of Sick and Funeral Fund, \$3,003.69.

### II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1919, 31.

Amount paid for sick benefits during 1919, 520.00.

Number of weeks' sickness experienced during 1919, 104.

Amount paid for medical attendance during 1919, \$803.99.

### III. Assets.

Cash value of real estate .....	\$700 00
Cash value of mortgages .....	1,700 00
Cash value of bonds .....	991 08
Cash in hands of Treasurer .....	432 16
Cash on deposit in Bank of Nova Scotia, Toronto .....	2,571 53
 Total assets .....	 <u>\$6,394 77</u>

### IV. Liabilities.—None.

### V. Miscellaneous.

Assessments are paid not more than once a year.

The Society's accounts were duly audited in June, 1919.

Books of record kept by the Society are: Cash Book, Ledger and Record Book.

The auditors of accounts of 1919 were: K. Jaffey and H. Paulin, Toronto.

No changes were made during 1919 in the organization, management, Constitution and Rules of the Society in relation to benefits.

Amount of bond of Treasurer, \$25.00.

## VII. Cash Receipts.

Cash balance from 1918 (not extended), \$2,118.30.

Cash received during 1919 from:

Application fees .....	\$44 50
Initiation fees .....	19 00
Dues, doctors' fees and cemetery fees .....	3,679 35
Interest .....	215 92
Other sources .....	1 30
<b>Total receipts .....</b>	<b>\$3,960 07</b>

## VIII. Cash Expenditure.

## (a) Expenses of Management.

Cash paid during 1919 for:

Registration fee .....	3 00
Rent, light and heat .....	80 00
Officers' salaries .....	185 00
Printing, stationery, etc. ....	68 90
Postage, 'phones, telegrams and express .....	77 89
Relief Fund .....	174 40
Hospital Fund .....	225 50
Charity .....	175 00
Cemetery Board .....	214 50
All other .....	234 50
<b>Total expenses of management .....</b>	<b>\$1,438 69</b>

## (b) Miscellaneous Expenditure.

Funeral benefits .....	312 00
Sick benefits .....	520 00
Medical attendance .....	803 99
<b>Total expenditure .....</b>	<b>\$3,074 68</b>

EVENING TELEGRAM EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Organized in May, 1912; incorporated in Ontario, 24th September, 1912.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Thomas E. Till, President .....Toronto  
Chas. Ford, Vice-President .....Toronto.  
T. Hopmans, Secretary .....Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 113.  
Number of members who died during 1919, none.  
Amount paid for funeral benefits, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.  
Number of members of the Society who received sick benefits during 1919, 16.  
Amount of benefits paid during 1919, \$255.00.  
Number of weeks' sickness experienced in 1919, 51.  
Total amount to credit of Sick Benefit Fund, \$725.60.

III. Assets.

Cash on hand .....	\$115 80
Cash in Dominion Bank .....	609 80
Total .....	<u>\$725 60</u>

IV. Liabilities.—None.

V. Miscellaneous.

Number of assessments made during 1919, 30.  
The books of the Society were duly audited January 5th, 1920.  
Names and addresses of auditors of accounts of 1919: Wm. Steep and Geo. Self,  
Toronto.  
Amount of bond of Secretary-Treasurer, \$1,000.



VII. Cash Receipts.

Cash balance from 1918 (not extended), \$670.45.

Cash received during 1919 from:

Dues .....	\$323 70
Initiation fees .....	19 00
Interest .....	68 15

Total receipts .....	<u>\$410 85</u>
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Registration fee .....	\$3 00
Expenses of annual meeting .....	19 00
Travelling expenses .....	2 00
Officers' salaries .....	50 00
Premiums for guarantee of officers .....	5 00
Rent, light, etc. ....	3 00

Total expenses of management .....	<u>\$82 00</u>
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(b) Miscellaneous Expenditure.

Sick benefits .....	255 00
Other expenditure .....	18 60

Total .....	<u>\$355 60</u>
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LA CONGREGAZIONE DELLA IMMACOLATA CONCEZIONE DI MARIA,  
SANTISSIMA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto.

Organized, March, 1904; incorporated in Ontario, 14th March, 1904.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

L. Frasca, President .....	Toronto.
S. Agliaroli, Vice-President .....	Toronto.
Rocco Gianvecchio, Treasurer .....	Toronto.
G. Frasca, Secretary .....	Toronto.

I. Funeral Benefits.

The Society undertakes funeral benefits.  
The membership at 31st December, 1919, 16.  
Number of members who died during 1919, none.  
Total amounts paid for funeral benefits, nil.

II. Sick Benefits.

No member received sick benefits during 1919.  
Number of weeks' sickness experienced in 1919, none.

III. Assets.

Cash in deposit in Bank of Montreal, Toronto .....	\$433 29
Total assets .....	<u>\$433 29</u>

IV. Liabilities.—None.

V. Miscellaneous.

The books of the Society were audited during 1919.  
Name of auditor: G. Frasca, Toronto.  
No changes were made during 1919 in the organization or management or in the constitution or rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$395.74.  
Cash received during 1919 from:

Dues .....	\$40 55
Interest .....	12 15
<hr/>	
Total receipts .....	\$52 65
<hr/>	

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Registration fee .....	\$3 00
<hr/>	
Total management expenses .....	\$3 00
<hr/>	

(b) Miscellaneous Expenditure.—None.



## DAUGHTERS AND MAIDS OF ENGLAND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

*Head Office, 9 Ellerbeck Ave., Toronto, Ont.*

Organized 7th November, 1890; incorporated 9th January, 1895.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Emma Clark, Grand President .....	Toronto.
Millie Lee, Grand Vice-President .....	Hamilton.
Nellie Nobes, Grand Past President .....	Toronto.
Eliza. Swanston, Grand Treasurer .....	Toronto.
Leonard Cross, Grand Secretary, 9 Ellerbeck Ave. ....	Toronto.

### I. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge; total membership, 3,219.

Number of members of the Society who died during 1919, 18.

Amount of funeral benefits paid during 1919, \$900.00.

Total cash standing to credit of Funeral Fund, 31st December, 1919, \$13,007.26.

### II. Sick Benefits.

Sick benefits are undertaken by the Subordinate Lodges.

Number of members who received sick benefits in 1919: Subordinate Bodies, 328, Juvenile Branch, 27.

Total amount of benefits paid during 1919: Subordinate Bodies, \$1,876.19; Juvenile Branch, \$73.00; Total, \$1,949.19.

Number of weeks' sickness experienced in 1919: By Subordinate Bodies, 722; Juvenile Branch, 102½.

Amount paid for medical attendance during 1919: Subordinate Bodies, \$3,128.60; Juvenile Branch, \$272.30.

Total amount cash standing to credit of Sick Benefit Fund at 31st December, 1919: Subordinate, \$17,985.27; Juvenile, \$1,631.40.

### IV. Assets.

Cash value of bonds .....	\$5,000 00
Cash value of mortgages .....	3,400 00
Actual cash on hand .....	1,780 05
Cash on deposit, not drawn against, in Bank of Montreal, Hamilton ....	6,579 27
All other assets .....	598 16
Subordinates, \$22,974.62; Juveniles, \$1,753.52.	

Total assets .....	\$17,357 48
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### V. Liabilities.—None.

### VI. Miscellaneous.

Payments for the purpose of Funeral Benefits were made quarterly during 1919.

Four such payments were made during 1919, payable March, June, September, and December.

The Society's books were audited 27th February, 1919.

The following books of record are kept. Cheque Book, Cash Book, Ledgers, and Stock Book.

Names and post office addresses of the auditors for 1919 were as follows: Fanny Lloyd, Toronto; E. Pincombe, Toronto, and M. Farrants, Toronto.

Amount of bond of Grand or Supreme Secretary, \$500.

Amount of bond of Grand or Supreme Treasurer, \$500.

VII. Cash Receipts.

	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Cash balance from 1918 (not extended), \$8,208.92.			
Cash received during 1919 from:			
Dues .....	.....	\$11,872 80	\$560 20
Application fees .....	\$111 25	182 00	.....
Initiation fees .....	.....	420 00	36 00
Assessments .....	1,097 62	.....	.....
Per capita tax .....	1,061 68	.....	.....
Supplies sold .....	424 12	.....	.....
Interest and dividends .....	623 02	537 00	53 80
Premium for guarantee of lodge officers .....	135 74	.....	.....
Received from investments (not extended), \$300.00.			
	\$3,453 43	\$13,011 80	\$650 00

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:			
Per capita tax .....	.....	\$1,061 68	.....
Commission .....	\$86 10	60 00	.....
Registration fee .....	15 00	111 25	\$8 70
Supplies bought .....	545 42	400 60	23 52
Travelling expenses .....	109 15	.....	.....
Rent, etc. ....	.....	1,730 20	101 00
Salaries, auditors' and officers' fees .....	525 60	1,096 00	96 30
Postage, telegrams and express .....	118 76	307 00	67 20
Printing, stationery and advertising .....	.....	57 00	.....
Premium for guarantee of lodge officers .....	3 00	129 65	6 09
Total expenses of management .....	\$1,403 03	\$4,953 38	\$302 81

(b) Miscellaneous Expenditure.

Funeral benefits .....	900 00	1,061 68	.....
Sick benefits .....	.....	1,827 65	74 00
Medical attendance .....	.....	3,285 70	284 00
For investments (not extended), \$1,300.00.			
Totals .....	\$2,303 03	\$11,128 41	\$660 81

THE MUTUAL MASONIC COMPACT OF ST. CATHARINES AND NIAGARA DISTRICT.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, St. Catharines, Ont.

Organized 15th September, 1871; incorporated in Ontario, 3rd December, 1892.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Geo. Burch, President ..... St. Catharines.  
John Herod, Vice-President ..... .. Thorold.  
H. J. Johnston, Secretary-Treasurer ..... St. Catharines.

II. Movement in Insurance Certificates.

(b) Contracts for Insurance other than Endowments, Sick or Funeral Benefits.

	Number.	Amount.
		\$
Contracts in force 31st December, 1918.....	200	20,000 00
Add contracts taken during 1919, new or renewed .....	9	900 00
Gross number and amount of contracts on foot at any time during 1919.	209	20,900 00
Deductions :		
	Number.	Amount.
		\$ c.
Contracts matured in 1919.....	6	600 00
Contracts lapsed in 1919.....	..	.....
Total deductions extended .....	6	600 00
Net contracts on foot at 31st December, 1919.....	203	20,300 00

V. Assets.

Cash on deposit in Security Loan and Savings Co., St. Catharines ..... \$36 91

VI. Liabilities.—None.

VII. Miscellaneous.

Assessments for purpose of life insurance certificates are made when found necessary.

Two assessments were made during 1919.

The accounts of the Society were audited February 10th, 1920.

Books of record or account kept for purposes of insurance certificates are: Cash Book and Register of Members.

Name and post office address of auditor for 1919: J. Colin Blain, St. Catharines.



VIII. Cash Receipts.

Cash balance from 1918 (not extended), \$267.23.

Cash received during 1919 from:

Assessments .....	\$393 00
Interest and dividends .....	6 73
<hr/>	
Total receipts .....	\$399 73
<hr/>	

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Registration fee .....	\$3 00
Printing, stationery and advertising .....	7 75
Managing officers' salaries and officers' and auditors' fees .....	13 30
Postage, telegrams and express .....	6 00
<hr/>	
Total expenses of management .....	\$30 05

(b) Miscellaneous Expenditure.

Life insurance claims .....	600 00
<hr/>	
Total expenditure .....	\$630 05
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TRANSPORTATION CLUB OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Incorporated 12th July, 1917.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

W. Fulton, President .....Toronto.  
M. Macdonald, Treasurer .....Toronto.  
W. A. Gray, Secretary .....Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 124.  
Number of members who died during 1919, none.  
Amount of funeral benefits paid during 1919, none.  
Cash to credit of fund at 31st December, 1919, 391.31.

II. Sick Benefits.—None.

III. Assets.

Cash in Merchants Bank, Toronto .....	\$451 39
Total assets .....	\$451 39

IV. Liabilities.—None.

V. Miscellaneous.

One assessment was made during 1919.  
The accounts of the Society were duly audited December 31st, 1919.  
Names and addresses of the auditors for the year 1919: E. R. Thorpe and F. R. Caldwell.  
Books kept by Society: Ledger, Cash Book, Minute and Record Books.  
No changes were made in the Constitution and By-laws of the Society.  
Bond of Treasurer, \$1,000.00.

VI. Cash Receipts.

Cash balance (not extended), \$421.94.	
Cash received during 1919 from:	
Initiation fees .....	\$44 00
Dues .....	709 00
Interest .....	18 66
All other sources .....	18 00
Total receipts .....	\$789 66

VII. Cash Expenditure.

(a) Expenses of Management.

Registration fee .....	\$3 00
Printing, stationery and advertising .....	32 00
Postage, telephones, telegrams and express .....	18 25
Guarantee premiums .....	5 00
<hr/>	
Total expenses of management .....	\$58 25

(b) Miscellaneous Expenditure.

Outing .....	373 21
Banquet .....	292 75
Other expenditure .....	36 00
<hr/>	
Total expenditure .....	\$760 21



SONS OF POLAND FRIENDLY SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Organized 20th April, 1907; incorporated in Ontario 19th December, 1907.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

A. Wacłowski, President .....	Toronto.
A. Purat, Vice-President .....	Toronto.
C. Sanocki, Rec. Secretary .....	Toronto.
J. Panikowski, Fin. Secretary .....	Toronto.
S. Napłoszczyc, Treasurer .....	Toronto.

I. and II. Sick and Funeral Benefits.

Sick and funeral benefits are undertaken by the Society, with a total membership of 80.

- Number of members who received sick benefits, 18.
- Total amount paid for sick benefits in 1919, \$207.00.
- Number of weeks' sickness experienced in 1919, 44.
- Amount paid for medical attendance for 1919, \$19.50.
- Balance to credit of fund, 31st December, 1919, \$841.12.

III. Assets.

Cash standing to credit in Home Bank, 31st December, 1919 .....	\$841 12
Total assets .....	<u>\$841 12</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.

Twelve assessments were made during 1919, and are payable third Saturday in each month.

Books were audited quarterly during 1919.

Names and addresses of auditors for the year 1919: T. Arminchowski, K. Fugar and M. Zowoski, Toronto.

No changes were made in the Constitution during 1919.

VII. Cash Receipts.

Cash balance from 1918, \$539.98.

Cash received during 1919 from:

Application fees .....	\$5 45
Interest .....	19 18
Initiation fees .....	67 00
Supplies sold .....	72 20
Donations .....	10 50
Dues .....	424 80
Degrees and cards .....	21 30
All other sources .....	181 42
Totals .....	<u>\$801 85</u>

IX. Cash Expenditures.

(a) Expenses of Management.

Cash paid during 1919 for:

Commission and organization expenses .....	\$19 05
Registration fee .....	3 00
Supplies bought .....	61 05
Expenses of annual meeting .....	8 50
Travelling expenses .....	16 75
Rent, etc. ....	40 00
Salary of Recording Secretary .....	12 00
Printing .....	88 00
Postage .....	14 38
Other .....	8 98
Expenses of management .....	<u>\$271 71</u>

(b) Miscellaneous Expenditure.

Sick benefits .....	207 00
Medical attendance .....	19 50
All other .....	2 50
Total expenditure .....	<u>\$500 71</u>

## ST. JOSEPH LITHUANIAN BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

*Head Office, Toronto.*

Organized 24th February, 1907, and incorporated in Ontario 11th July, 1908.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

F. Regina, President .....	Toronto.
J. Bakszas, Recording Secretary .....	Toronto.
A. Morkis, Financial Secretary .....	Toronto.
O. Karaszauskas, Treasurer .....	Toronto.

### I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 22. No member died during 1919. Amount of funeral benefits paid during 1919, nil. Cash standing to credit of Funeral Fund at 31st December, 1919, \$858.89.

### II. Sick Benefits.

Sick benefits are undertaken by the Society. Eight members received sick benefits during 1919.

Number of weeks' sickness experienced during 1919, 15.

Sick benefits amounting to \$89.00 were paid.

### III. Assets.

Cash on hand .....	\$32 14
Cash in Royal Bank of Canada .....	826 75
Total assets .....	<u>858 89</u>

### IV. Liabilities.—None.

### V. Miscellaneous.

Assessments are made monthly, payable each month.

The Society's accounts were audited 31st December, 1919.

The books of record kept are a Ledger, Minute and Cash Book.

Names and addresses of the auditors for 1919: J. Vasiliauskas and F. Regina, Toronto.

Bond of Treasurer, \$100.00.



VII. Cash Receipts.

Cash balance from 1918 (not extended), \$791.00.

Cash received during 1919 from:

Initiation fees .....	\$7 00
Dues .....	127 00
Assessments .....	21 35
Fines .....	25
Donation .....	5 00
Interest .....	25 26
All other .....	198 43
<hr/>	
Total receipts .....	\$384 29
<hr/>	

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Registration fee .....	\$3 00
Rent, light, heat and taxes .....	18 00
Travelling expenses .....	2 05
Salaries .....	16 50
Interest .....	3 00
Postage, etc. ....	2 05
Supplies bought .....	33 70
All other .....	149 10
<hr/>	
Total expenses of management .....	\$227 40

(b) Miscellaneous Expenditure.

Sick benefits .....	89 00
<hr/>	
Total expenditure .....	\$316 40
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## THE ONTARIO GRAND COMMANDERY OF THE KNIGHTS OF ST. JOHN.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

*Head Office, Toronto.*

Incorporated in Ontario 26th May, 1894.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

T. A. Ryan, President .....Toronto.  
R. G. B. King, Secretary .....Toronto.

### III. Funeral Benefits.

Funeral benefits are undertaken by Subordinate and auxiliary branches of the Society; total membership, 93.

Number of members of the Society who died during 1919, 2.

Amount of funeral benefits paid during 1919, \$200.00.

Cash to credit of Funeral Fund, \$442.68.

### IV. Sick Benefits.

Sick benefits are undertaken by the Grand, Subordinate and auxiliary branches of the Society.

Number of members who received sick benefits during 1919: Subordinate, 12; Auxiliary, 4.

Total amount of benefits paid during 1919: Subordinate, \$170.00; Auxiliary, \$58.00.

Number of weeks' sickness experienced in 1919: Subordinate, 53.

Amount paid for medical attendance in 1919: Subordinate, \$75.50.

### V. Assets.

Cash in various banks .....	\$564 49
Total .....	<u>\$564 49</u>

### VI. Liabilities.—No information.

### VII. Miscellaneous.

Actions or proceedings instituted by or against the Society during 1919: One case.

The Society's accounts were duly audited January 5th, 1920.

Names and post office addresses of the auditors for 1919: T. A. Ryan, Toronto.

Number of members in Ontario at 31st December, 1919, 93.

Number of members in Ontario who died during 1919, 2.

Amount of death benefits paid to Ontario members during 1919, \$200.00.

Certain changes were made in the constitution during 1919.

VIII. Cash Receipts.

Cash balance from 1918 (not extended), \$893.58.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash received during 1919 from:			
Initiation fees .....	\$5 50	.....	.....
Dues .....	393 09	\$37 91	.....
Assessments .....	134 81	52 68	.....
Interest and dividends .....	.....	6 18	.....
Rent .....	36 00	.....	.....
Total receipts .....	\$569 40	\$96 77	.....

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Law costs .....	\$172 35	.....	.....
Registration fee .....	3 00	.....	.....
Rent, light, heat and taxes .....	203 10	\$27 00	.....
Officers' salaries .....	83 75	8 00	.....
Printing .....	.....	3 35	.....
Postage, etc. ....	2 50	2 24	.....
All other .....	52 10	.....	.....
Total expenses of management .....	\$516 80	\$40 59	.....

(b) Miscellaneous Expenditure.

Funeral benefits .....	200 00	.....	.....
Sick benefits .....	228 00	.....	.....
Medical attendance .....	75 50	.....	.....
All other .....	.....	26 40	.....
Total expenditure .....	\$1,020 30	\$66 99	.....



SICK AND FUNERAL BENEFIT DEPARTMENT OF THE GRAND DIVISION OF  
THE SONS OF TEMPERANCE OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Aurora, Ont.

Incorporated in Ontario 5th February, 1908.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Fred. C. Ward, President .....Toronto.  
Selby Draper, Vice-President .....Toronto.  
J. M. Walton, Secretary .....Aurora.

I. Funeral Benefits.

Number of members who died during 1919, none.  
Total amount of funeral benefits paid, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society, with a membership of 9.  
Number of members of the Society who received sick benefits during 1919, 2.  
Total amount of benefits paid in 1919, \$9.00.  
Number of weeks' sickness experienced in 1919, 3.  
Total amount of cash standing to credit of Sick Fund at 31st December, 1919, \$199.91.

III. Assets.

Cash value of bonds, debentures, etc. ....	\$990 00
Cash in Bank of Montreal, Aurora .....	199 91
Total assets .....	<u>\$1,189 91</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly. Twelve such assessments were made in 1919.  
The Society's accounts were duly audited in 1919.  
The books of record kept are a Ledger, Minute and Cash Book.

VII. Cash Receipts.

Cash balance, 31st December, 1918, \$204.19.	
Cash received during 1919 from:	
Assessments .....	\$51 76
Interest and dividends .....	56 71
Total receipts .....	<u>\$108 47</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Registration fee .....	\$3 00
Sick benefits .....	9 00
For investments (not extended), \$100.75.	
	<hr/>
Total expenditure .....	\$12 00
	<hr/>

## SOCIETA FIGLI DI MUTUO SOCCORSO ST. ANTONIO DI OTTAWA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

*Head Office, Ottawa, Ont.*

Organized 27th June, 1907; incorporated in Ontario 18th August, 1909.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

L. P. Cerceo, President .....	Ottawa.
Vincenzo Macri, Secretary .....	Ottawa.
Francesco Guzzo, Treasurer .....	Ottawa.

### I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 148.  
 One member died in 1919, and \$75.00 funeral benefits were paid.  
 One member's wife died during 1919, and \$50.00 benefits were paid.

### II. Sick Benefits.

Sick benefits are undertaken by the Society.  
 Number of members of the Society who received sick benefits during 1919, 23.  
 Total amount of sick benefits paid during 1919, \$440.00.  
 Number of weeks' sickness experienced in 1919, 88.  
 Amount paid for medical attendance, \$78.00.

### III. Assets.

Actual cash in Bank of Ottawa, 31st December, 1919 .....	\$1,543 54
Mortgage .....	500 00
Total assets .....	<u>\$2,043 54</u>

### IV. Liabilities.—None.

### V. Miscellaneous.

The books of the Society were duly audited for 1919.  
 Names and addresses of auditors for 1919: R. Lapenna and V. Cuccoro.  
 A Day Book, Ledger and Cash Book are kept by the Society.  
 No changes were made during 1919, in the Constitution and Rules in relation to benefits.



VII. Cash Receipts.

Cash balance from 1918 (not extended), \$1,889.62.

Cash received during 1919 from:

Application fees .....	\$63 00
Dues .....	709 00
Donations .....	100 00
Interest and dividends .....	48 92
All other sources .....	77 00
<hr/>	
Total receipts .....	\$997 92
<hr/>	

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Registration fee .....	\$3 00
Rent, etc. ....	20 00
Salaries .....	25 00
Supplies bought .....	23 00
Printing, stationery, etc. ....	103 00
Postage, telephone, etc. ....	27 00
<hr/>	
Total expenses of management .....	\$201 00

(b) Miscellaneous Expenditure.

Funeral benefits .....	75 00
Sick benefits .....	440 00
Benefits to widows and orphans .....	50 00
Medical attendance .....	78 00
<hr/>	
Total expenditure .....	\$844 00
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HEBREW FRIENDLY SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Organized 16th January, 1909, and incorporated 28th May, 1909.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Chas. Jacobs, President .....Toronto.  
Max Stern, Secretary .....Toronto.  
N. Hoffman, Treasurer .....Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.  
Total membership at 31st December, 1919, 80.  
No members died during 1919, and no funeral benefits were paid.  
Two members' children died, and \$25.00 funeral benefits were paid.

II. Sick Benefits.

Number of members who received sick benefits during 1919, 16.  
Amount paid for sick benefits, \$145.00.  
Number of weeks' sickness experienced, 29.  
Amount paid for medical attendance, \$368.88.

III. Assets.

Value of real estate .....	\$1,080 00
Cash deposited in Dominion Bank .....	878 32
<hr/>	
Total assets .....	\$1,958 32

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made quarterly.  
The Society's accounts were audited quarterly during 1919.  
The books of record kept are as follows: Day Book, Cash Book and Ledger.  
Names and post office addresses of the auditors of accounts for 1919: L. Schemnitz,  
W. Solomon, and D. Greenberg, Toronto.  
No changes were made in regard to sick benefits during 1919.  
Amount of bond of Treasurer, \$25.00.

**VII. Cash Receipts.**

Cash balance from 1918 (not extended), \$817.32.

Cash received during 1919 from:

Application fees .....	\$3 00
Initiation fees .....	3 00
Dues .....	516 90
Per capita tax .....	462 65
Medical fees .....	370 98

Total receipts .....	<u>\$1,356 53</u>
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**VIII. Cash Expenditure.***(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee .....	\$3 00
Law costs .....	18 00
Rent .....	60 00
Printing, stationery, etc. ....	95 65
Expenses of special meeting ..	23 00
Managing officers' salaries, etc. ....	135 00
Postage .....	45 24
Premiums for guarantee of lodge officers .....	10 00
Other management expenses .....	354 00

Total management expenses .....	<u>\$743 89</u>
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*(b) Miscellaneous Expenditure.*

Funeral benefits .....	25 00
Sick benefits .....	145 00
Medical attendance .....	368 88
Gratuities .....	12 76

Total expenditure .....	<u>\$1,295 53</u>
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ST. ALBERT FRIENDLY SOCIETY (OF RENFREW).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Renfrew, Ont.

Organized 1st January, 1909, and incorporated in Ontario 14th November, 1909.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Philip Kaman, President .....Renfrew.  
A. Freemark, Vice-President .....Renfrew.  
F. Cybulski, Recording Secretary .....Renfrew.  
A. Stubinsky, Financial Secretary .....Renfrew.  
John Kilaman, Treasurer .....Renfrew.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 47.  
One member died during 1919, and \$50.00 funeral benefits were paid.  
No members' wives died during 1919.  
Amount paid in respect of deceased wives, nil.  
Cash standing to credit of Funeral Benefit Fund, \$938.50.

II. Sick Benefits.

Sick benefits are undertaken by the Society. No members received sick benefits during 1919.  
Number of weeks' sickness experienced during 1919, none.  
No sick benefits were paid.

III. Assets.

Cash in Merchants Bank, Renfrew .....	\$938 50
Total assets .....	<u>\$938 50</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.  
The Society's accounts were audited January 22nd, 1920.  
The books of record are Cash Book, Ledger, Minute and Endowment Register.  
Names and addresses of the auditors for 1919: A. M. Zgwicki and Thos. Zanta, Renfrew.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$857.42.

Cash received during 1919 from:

Assessments (special) .....	\$16 30
Dues .....	119 30
Initiation fees .....	3 00
Interest and dividends .....	26 58
Badges, etc. ....	6 70
All other .....	6 35
<hr/>	
Total receipts .....	\$178 23
<hr/>	

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Registration fee .....	\$3 00
Rent .....	20 00
Salaries .....	8 00
Postage, etc. ....	1 15
All other .....	10 00
<hr/>	
Total expenses of management .....	\$42 15

(b) Miscellaneous Expenditure.

Funeral benefits .....	50 00
All other expenditure .....	5 00
<hr/>	
Grand total .....	\$97 15
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THE MOZIRER SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Organized 24th July, 1905; incorporated, 28th February, 1906.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

- A. Layefsky, Chairman .....Toronto.
- S. Wolsey, Vice-Chairman .....Toronto.
- H. Rosenberg, Secretary .....Toronto.
- H. Pozin, Treasurer .....Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which, at the 31st December, 1919, was 242.

- Number of members who died during 1919, 2.
- Amount of funeral benefits paid, \$437.98.
- Two members' children died during 1919, and \$46.00 funeral benefits were paid.
- Cash standing to credit of Funeral Fund, \$746.05.

II. Sick Benefits.

- Sick benefits are undertaken by the Society
- Thirty-six members received sick benefits during 1919, amounting to \$680.00.
- Number of weeks' sickness experienced during 1919, 136.
- Amount paid for medical attendance, 486.75.
- Amount of cash standing to credit of the fund, \$2,490.73.

III. Assets.

Cash value of real estate, less incumbrances .....	\$6,600 00
Cash on hand .....	25 91
Cash in Dominion Bank .....	1,262 63
Cash in Royal Bank .....	532 05
Cash in Union Bank .....	1,852 04
All other assets .....	587 40
Total .....	<u>\$10,860 03</u>

IV. Liabilities.—None.

V. Miscellaneous.

- Twenty-six assessments were made during the year 1919
- The accounts were duly audited quarterly during 1919.
- Names and addresses of the auditors for the year 1919: P. Goodman, O. Rosenblatt, L. Kamarner, and J. Garelick.
- Books of record and account kept are: Two Journals, Ledger, Cash Book and Minute Book.
- Amount of bond of Treasurer, \$200.00.



VII. Cash Receipts.

Cash balance from 1918 (not extended), \$3,464.02.

Cash received during 1919 from:

Application fees .....	\$4 50
Assessments .....	66 35
Initiation fees .....	50
Per capita tax and levies .....	46 75
Fines .....	65
Interest .....	77 12
Dues .....	2,806 60
Supplies sold .....	29 85
Donations .....	43 75
All other sources .....	198 95
Cash received from repayment of loan, (not extended), \$20.00.	

Total receipts .....	<u>\$3,275 02</u>
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Registration fee .....	\$3 00
Managing officers' salaries .....	256 00
Printing, postage, and all other .....	252 18
Supplies bought .....	113 90
Rent, light, heat and taxes .....	95 25
Upkeep of cemetery .....	51 00

Total expenses of management .....	<u>\$771 33</u>
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(b) Miscellaneous Expenditure.

Funeral benefits .....	498 98
Benefits to orphans .....	15 00
Sick benefits .....	680 00
Medical attendance .....	486 75
Gratuities to distressed members .....	236 00
All other .....	398 35

Total expenditure .....	<u>\$3,086 41</u>
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YOUNG MEN'S HEBREW ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Incorporated in Ontario 2nd June, 1912.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

I. Gold, President .....Toronto.  
M. Hirshern, Vice-President .....Toronto.  
S. Zaid, Treasurer .....Toronto.  
Harry Zweig, Financial Secretary .....Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.  
Total membership at 31st December, 1919, 35.  
No members died during 1919.  
Amount of funeral benefits during 1919, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1919, 3.  
Amount paid for sick benefits during 1919, \$40.00.  
Number of weeks' sickness experienced during 1919, 8.  
Amount paid for medical attendance during 1919, \$63.00.

III. Assets.

Value of real estate .....	\$450 00
Cash value of bonds .....	500 00
Cash deposited in Bank of Montreal .....	696 41
Total assets .....	<u>\$1,646 41</u>

IV. Liabilities—No information.

V. Miscellaneous.

Assessments are made yearly.  
The Society's accounts were audited 29th December, 1919.  
The books of record are: Cash Book, Day Book, Bank Book, Dues Book, Minute Book, Membership Roll Book.  
Names and addresses of the auditors for 1919: A. Shlinger and A. Sherman, Toronto.  
No changes were made during 1919 in the Constitution and Rules in relation to benefits.  
Amount of bond of Treasurer, \$25.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$584.26.

Cash received during 1919 from:

Dues .....	\$335 40
Interest and dividends .....	35 60
Supplies sold .....	1 40
<hr/>	
Total receipts .....	\$372 40
<hr/>	

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Commission and organization expenses .....	\$11 00
Registration fee .....	3 00
Rent, etc. ....	33 75
Salaries, auditors' and officers' fees .....	60 00
Postage, telegrams and express .....	10 00
Printing, stationery and advertising .....	24 50
Travelling expenses .....	.....
<hr/>	
Total expenses of management .....	\$142 25

(b) Miscellaneous Expenditure.

Sick benefits .....	40 00
Medical attendance .....	63 00
Gratuities .....	15 00
<hr/>	
Total expenditure .....	\$260 25
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# ONTARIO COMMERCIAL TRAVELLERS' ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

*Head Office, London, Ontario.*

Organized 23rd December, 1876, and incorporated in Ontario, 13th September, 1880.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

G. M. Adams, President ..... London.  
 John H. Hisocks, Secretary ..... London.  
 A. E. Barbour, Treasurer ..... London.

## I. Currency of Insurance Certificates.

Amount covered by Endowment contracts.—None.

Amount covered by contracts other than for Endowments, or for Sick or Funeral Benefits in force 31st December, 1919, \$1,353,670.00.

## II. Movement in Insurance Certificates.

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance, other than endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1918 .....	2,868	\$ c. 1,336,545 00
Add contracts taken during 1919, new and renewed .....	536	.....
Add amount by which various certificates were increased during 1919 .....		94,145 00
Gross number and amount of contracts on foot at any time during 1919.	3,404	1,430,690 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1919 .....	39	21,420 00
Contracts lapsed in 1919 .....	263	55,600 00
Total deductions .....	302	77,020 00
Net contracts on foot 31st December, 1919 .....	3,102	1,353,670 00

**III. and IV. Funeral and Sick Benefits.—None.****V. Assets.**

Cash value of mortgages .....	\$161,824 70
Cash value of bonds and debentures .....	247,579 30
Cash on deposit to Society's credit in Ontario Loan Debenture Co., London, Ontario .....	570 40
Interest due and accrued .....	13,981 64
All other assets .....	894 50
<b>Total assets .....</b>	<b>\$424,850 54</b>

**VI. Liabilities.**

Amount of claims admitted .....	\$2,380 00
Amount of other liabilities .....	946 32
<b>Total liabilities .....</b>	<b>\$3,326 32</b>

**VII. Miscellaneous.**

No actions or proceedings were instituted or prosecuted by or against the Society during 1919.

The books of the Society were audited at the end of each month during 1919.

The books kept for purposes of insurance certificates or benefits are: Register, Cash Book, Ledger, and a number of Auxiliary Books.

Names and post office addresses of the auditors for 1919 were as follows: E. J. Dawson and J. F. Kern, London, Ontario.

No changes were made in the organization or management of the Society during 1919.

No changes were made during 1918 in the Constitution and Laws in relation to Insurance Certificates or Benefits.

Amount of bond of Secretary, \$5,000.00.

Number of members in Ontario at 31st December, 3,102.

Amount of insurance in force in Ontario at 31st December, \$1,353,670.00.

Number of members in Ontario who died during 1919, 39.

Amount of death benefits paid to Ontario members during 1919, \$23,940.00.

**VIII. Cash Receipts.**

Cash balance from 1918 (not extended), \$15,952.84.

Cash received during 1919 from:

Dues .....	\$31,410 00
Transfers and duplicates .....	70 00
Interest and dividends .....	21,441 46
All other .....	28 65
Cash received from investments (not extended), \$62,452.55.	

**Total cash receipts .....** **\$52,950 11**

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:	
Commission and organization expenses .....	\$1,169 00
Registration fee .....	25 00
Travelling expenses .....	85 95
Rent, light, heat and taxes .....	720 57
Managing officers' salaries, officers' fees .....	2,880 50
Law costs .....	139 58
Supplies bought .....	37 58
Printing, stationery and advertising .....	346 51
Postage, telegrams and express .....	232 32
Guarantee premiums .....	25 00
Compensation account to London & Western Trusts Co. ....	1,058 56
Fees for overseas members .....	250 00
Other expenses .....	286 85
Total expenses of management .....	\$7,257 42

(b) Miscellaneous Expenditure.

Life insurance claims .....	23,940 00
Gratuities to distressed members .....	96 15
All other .....	280 18
Cash paid for investments (not extended), \$99,211.35.	
Total expenditure .....	<u>\$31,573 75</u>

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1919.

Attained ages.	Number of members. Col. 1	Amount of Insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	95	9,500 00	950 00	1	600 00
25-29.....	293	81,100 00	2,930 00	1	700 00
30-34.....	412	169,200 00	4,120 00	4	2,000 00
35-39.....	440	206,455 00	4,400 00	5	2,555 00
40-44.....	471	223,255 00	4,710 00	1	340 00
45-49.....	436	216,805 00	4,360 00	2	1,295 00
50-54.....	368	183,635 00	3,680 00	7	4,060 00
55-59.....	288	133,030 00	2,880 00	7	4,165 00
60-64.....	163	69,615 00	1,630 00	2	1,085 00
65-69.....	91	42,035 00	910 00	3	1,260 00
70-74.....	60	28,595 00	600 00	4	1,960 00
75-79.....	15	6,265 00	150 00	.....	.....
80-84.....	7	4,200 00	70 00	1	700 00
85 and over .....	2	1,400 00	20 00	1	700 00
Totals.....	3,141	1,375,090 00	31,410 00	39	21,420 00



CANADIAN ORDER OF RECHABITES.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ontario.

Incorporated in Ontario, 13th July, 1912.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Wm. Roe, Provincial Chief Ruler .....Toronto.  
Wm. Argyle, Provincial Deputy Ruler, .....Toronto.  
C. Naylor, Provincial Past Chief Ruler .....Toronto.  
Thos. Shepherd, Provincial Superintendent of Juveniles .....Toronto.  
J. M. Tosh, Provincial Treasurer .....Toronto.  
John E. T. Paterson, Provincial Secretary .....Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership: Supreme Body, 16; Subordinate Bodies, 270; Juveniles, 365.  
Number of members who died during 1919, 3.  
Amount of funeral benefits paid during 1919, \$250.00.  
Cash to credit of fund at 31st December, 1919: Supreme Body, \$2,846.46.

II. Sick Benefits.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits in 1919: Subordinate Bodies, 46.  
Amount of benefits paid in 1919, \$821.66.  
Number of weeks' sickness experienced in 1919, 246.  
Amount paid for medical attendance: Subordinate Bodies, \$538.00; Juvenile, \$293.42.  
Cash standing to credit of Sick Benefit Fund at 31st December, 1919: Supreme Body, \$7,563.27; Subordinate, \$409.19; Juvenile, \$292.42.

III. Assets.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Cash value of mortgages .....	\$6,600 00	.....	.....
Cash Value of bonds .....	3,000 00	.....	.....
Cash on hand .....	27 37	\$31 52	\$ 38
Cash on deposit in Bank of Montreal, Toronto ....	1,385 27	403 06	126 48
Cash on deposit in Royal Bank, Toronto .....	.....	146 56	.....
Cash on deposit in Bank of Hamilton, Hamilton ..	.....	.....	52 50
Total assets .....	\$11,012 64	\$581 14	\$179 36

IV. Liabilities.—None.

V. Miscellaneous.

Assessments for purposes of benefits are made monthly.

The Society's accounts were duly audited for 1919, on 1st February, 1920.

Books of record kept by the Society are: Contribution, Register, Account and Secretary's and Treasurer's Cash Book.

Names and addresses of auditors for 1919 were as follows: W. A. Gordon and A. Carmichael, Toronto.

Certain changes were made during 1919 in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Cash balance from 1918 (not extended), \$10,034.36.			
Cash received during 1919 from:			
Initiation fees .....	.....	\$6 50	\$7 30
Dues .....	\$1,754 25	322 78	183 11
Assessments .....	95 81	538 00	293 42
Per capita tax and levies .....	73 20	69 66	18 65
Supplies sold .....	95 38	.....	.....
Interest and dividends .....	565 11	3 55	78
All other sources .....	1,257 38	91 55	.....
Cash received from repayment of loan (not extended), \$125.00.			
Totals .....	\$3,841 13	\$1,032 04	\$503 26

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:			
Charter fees .....	.....	..69 66	.....
Registration fee .....	\$10 00	.....	.....
Law costs .....	1 00	.....	.....
Supplies bought .....	2 10	55 64	\$39 74
Travelling expenses .....	26 60	11 00	.....
Expenses of meeting .....	8 54	.....	.....
Rent, light, heat and taxes .....	12 00	183 43	46 00
Officers' salaries .....	127 50	20 00	.....
Printing, stationery and advertising .....	91 70	.....	.....
Postage, etc. ....	33 60	50 20	13 66
All other expenses .....	86 81	.....	.....
Total expenses of management .....	\$399 85	\$389 93	\$99 40

(b) Miscellaneous Expenditure.

Funeral benefits .....	250 00	.....	.....
Sick benefits .....	821 66	.....	.....
Medical attendance .....	.....	538 00	293 42
All other expenditure .....	738 70	79 25	27 44
For investments (not extended), \$1,000.00.			
Total expenditure .....	\$2,210 21	\$1,007 18	\$420 26

RUTHENIAN BROTHERHOOD OF ST. JOHN THE BAPTIST (BRANTFORD).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Brantford, Ont.

Incorporated 2nd September, 1911.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

- A. Murayka, President .....Brantford.
- D. Jakowel, Secretary .....Brantford.
- S. Kawalyk, Treasurer .....Brantford.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 35.  
One member of the Society died during 1919.  
Amount paid for funeral benefits during 1919, \$50.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1919, 4.  
Amount paid for sick benefits, \$45.00.  
Number of weeks' sickness experienced during 1919, 9.  
Total amount of cash standing to credit of the Sick Benefit Fund at 31st December, 1919, \$702.65.

III. Assets.

Cash in Bank of Hamilton, Brantford .....	\$702. 65
Total .....	<u>\$702 65</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.  
Number of assessments made during 1919, 12.  
The Society's accounts were audited December 1st, 1919.  
Names and addresses of the auditors of accounts for 1919: S. Layter and O. Kaliyczuk, Brantford.  
Books of record and account kept: Minute Book, Membership Roll Book and Cash Book.



VII. Cash Receipts.

Cash balance from 1918 (not extended), \$652.70.

Cash received during 1919 from:

Dues .....	\$229 26
Total receipts .....	<u>\$229 26</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Law costs .....	\$1 50
Registration fee .....	4 00
Rent, etc. ....	12 00
Postage, etc. ....	2 50
Other expenses .....	10 00
Total expenses of management .....	<u>\$30 00</u>

(b) Miscellaneous Expenditure.

Funeral benefits .....	50 00
Sick benefits .....	45 00
Grand totals .....	<u>\$125 00</u>

HAMILTON FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Hamilton, Ont.

Organized 14th December, 1910; incorporated 29th December, 1910.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

W. T. James, Chairman .....	Hamilton.
A. B. TenEyck, Treasurer .....	Hamilton.
B. McSweeney, Secretary .....	Hamilton.
R. Aitchison, Committeeman .....	Hamilton.
K. Cassel, Committeeman .....	Hamilton.
J. Hotrum, Committeeman .....	Hamilton.
D. L. McCarthy, Committeeman .....	Hamilton.

III. Funeral Benefits.

Funeral benefits are undertaken by the Society, the total membership of which is 124.  
Total amount of funeral benefits paid during 1919, \$450.00.  
Number of members who died during 1919. 1.

V. Assets.

Cash value of mortgages .....	\$12,000 00
Cash value of bonds, debentures, etc. ....	65,185 68
Cash on deposit to Society's credit in Bank of Hamilton .....	1,951 43
Interest due and accrued .....	1,187 43
Total .....	<u>\$80,324 54</u>

VI. Liabilities.—None.

VII. Miscellaneous.

No action was instituted against the Society during 1919.  
Twenty-four assessments were made during 1919.  
The accounts for the year 1919 were duly audited January 26th, 1920.  
Name and address of auditor: E. A. Dempster, Hamilton.  
No changes were made in the Constitution and Rules during the year.

VIII. Cash Receipts.

Cash balance from 1918 (not extended), \$1,444.49.

Cash received during 1919 from:

Assessments .....	\$10,463 18
Interest .....	3,466 09
Donations .....	342 50
Paid by city for overseas men .....	6,930 84
From investments (not extended), \$3,500.00.	

Total receipts .....	<u>\$21,202 61</u>
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IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Régistration fee .....	\$3 00
Clerk hire .....	75 50
Safety box .....	10 00
Travelling expenses .....	12 25
Postage .....	90
Printing .....	80 00
Actuarial expenses .....	200 00
Refund to members .....	124 92

Total expenses of management .....	<u>\$506 57</u>
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(b) Miscellaneous Expenditure.

Funeral benefits .....	450 00
Total disability benefits .....	496 29
Pensions .....	235 08
For investments (not extended), \$22,507.73.	

	<u>\$1,687 94</u>
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CHAPTER GENERAL OF CANADA, KNIGHTS OF MALTA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto.

Organized November, 1870; incorporated in Ontario, 11th December, 1909.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

J. A. Cowan, Grand Master .....Toronto.  
H. J. Bentley, Grand Chancellor .....Toronto.  
Herbert Morom, Grand Almoner .....Toronto.

I. Currency of Insurance Certificates.

Amount covered by endowment contracts, none.

Amount covered by contracts other than for endowments or for sick or funeral benefits in force, 31st December, 1919, \$78,000.00.

II. Movement in Insurance Certificates.

(b) *Contracts for Insurance, other than endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1918.....	167	69,750 00
Add contracts taken during 1919, new or renewed .....	20	9,250 00
Gross number and amount of contracts on foot at any time during 1919	187	79,000 00
Deductions :	Number.	Amount.
		\$ c.
Contracts matured.....	2	1,000 00
Contracts lapsed in 1919.....	..	.....
Total deductions extended.....	2	1,000 00
Net contracts on foot 31st December, 1919.....	185	78,000 00

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1919, was 297.

Number of members who died during 1919, 7.

Total amount of funeral benefits paid during 1919, \$700.00.

Total cash standing to credit of funeral fund, \$1,431.03.

IV. Sick Benefits.

Sick benefits are undertaken by Subordinate Commanderies.  
Number of members who received sick benefits during 1919, 48.  
Amount of sick benefits paid in 1919, \$858.00.  
Number of weeks' sickness experienced in 1919, 220.  
Amount paid for medical attendance during 1919, \$399.58.  
Total standing to credit of Sick Benefit Fund, \$792.18.

V. Assets.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash value of bonds, etc. ....	\$8,962 42	.....	.....
Cash on deposit to Society's credit, not drawn against, in various banks .....	1,734 96	\$1,082 20	\$696 18
Interest due and accrued .....	49 25	.....	.....
Total assets of Life Insurance Fund (not ex- tended), \$8,872.77.			
Total assets of Sick and Funeral Fund (not ex- tended), \$1,431.03.			
Total assets of General and other funds(not ex- tended), \$393.58.			
All other assets .....	1,200 00	1,608 75	.....
Total assets .....	\$11,946 63	\$2,690 95	\$696 18

VI. Liabilities.—None.

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society in Ontario during 1919, none.  
Assessments are made monthly in advance.  
Twelve assessments were made during 1919.  
The accounts of the Society were audited January 22nd, 1919.  
Books of record and account kept by the Society: Grand Register and Card System.  
Names and post office addresses of the auditors for 1919 were: G. O. Merson & Co., Toronto.  
No changes were made in the constitution during 1919.  
Amount of bond of Secretary, \$750.00.  
Amount of bond of Treasurer, \$750.00.  
Number of members in Ontario at 31st December, 1919, 343.  
Number of certificate holders in Ontario at 31st December, 1919, 185.  
Amount of insurance in force in Ontario at 31st December, 1919, \$78,000.00.  
Number of members in Ontario who died during 1919, 7.  
Amount of death benefits paid to Ontario members during 1919, \$1,000.00.

VIII. Cash Receipts.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash balance from 1918 (not extended), \$10,031.08.			
Cash received during 1919 from:			
Application fees .....	\$37 00	\$8 25	.....
Initiation fees .....	.....	146 05	\$2 55
Dues .....	.....	2,192 27	239 40
Assessments .....	1,423 55	.....	.....
Per capita tax .....	423 65	.....	.....
Funeral Fund .....	559 80	.....	.....
Rent .....	.....	213 76	.....
Supplies sold .....	16 21	.....	.....
Extension Fund .....	210 80	.....	.....
Interest and dividends .....	433 15	12 67	23 58
All other sources .....	130 00	18 00	.....
Total receipts .....	\$3,234 16	\$2,591 00	\$265 53

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:			
Per capita tax or levies .....	.....	\$522 73	\$25 25
Commission .....	\$160 50	.....	.....
Investigation of claims .....	25 00	.....	.....
Registration fee .....	3 00	.....	.....
Rent .....	22 00	220 34	42 92
Supplies bought .....	22 50	46 37	38 50
Expenses of annual or biennial meeting .....	166 42	.....	.....
Salaries, officers' and auditors' fees .....	185 00	198 65	9 05
Storage .....	16 50	.....	.....
Banquet .....	113 70	12 54	15 15
Medical examiners' salary .....	13 75	.....	.....
Fire insurance .....	3 50	9 18	2 17
Printing, stationery, advertising, etc. ....	45 87	45 34	5 55
Postage, telegrams, etc. ....	40 55	93 33	.....
Premiums for guarantee of lodge officers ....	13 35	4 75	.....
Other expenses .....	36 22	.....	.....
Total expenses of management .....	\$867 86	\$1,153 23	\$138 59



(b) Miscellaneous Expenditure.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Life insurance claims .....	1,000 00	.....	.....
Funeral benefits .....	700 00	.....	.....
Sick benefits .....	.....	759 00	99 00
Medical attendance .....	.....	399 58	.....
Gratuities to distressed members .....	.....	107 95	2 00
All other expenditure .....	.....	.....	.....
Invested (not extended), \$6,762.42.			
Total expenditure .....	\$2,567 86	\$2,419 76	\$239 59

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1919.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	9	4,500 00	4 22	.....	.....
25-29.....	12	5,000 00	4 82	.....	.....
30-34.....	35	14,000 00	15 21	1	500 00
35-39.....	34	14,000 00	17 19	.....	.....
40-44.....	33	14,250 00	20 42	.....	.....
45-49.....	25	9,250 00	15 07	.....	.....
50-54.....	14	6,250 00	11 93	.....	.....
55-59.....	14	6,250 00	15 22	.....	.....
60-64.....	4	2,000 00	4 13	1	500 00
65-69.....	2	1,000 00	2 11	.....	.....
70-74.....	2	1,000 00	2 38	.....	.....
75-79.....	1	500 00	2 35	.....	.....
80-84.....	.....	.....	.....	.....	.....
85 and over.....	.....	.....	.....	.....	.....
Totals.....	185	78,000 00	115 05	2	1,000 00

THE FIRST ITALIAN SOCIETY OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Hamilton, Ont.

Organized 30th June, 1910; incorporated in Ontario, 12th January, 1911.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

A. Favazza, President .....	Hamilton.
V. Roggero, Vice-President .....	Hamilton.
A. del Piero, Secretary .....	Hamilton.
P. Faleschini, Financial Secretary .....	Hamilton.
F. di Ciccio, Treasurer .....	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 54.  
Number of members who died during 1919, none.  
Amount of funeral benefits paid during 1919, \$174.00.  
Funeral benefits paid, in 1919, in respect of deceased wives, \$81.50.

II. Sick Benefits.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits in 1919, 13.  
Amount of benefits paid during 1919, \$339.00.  
Number of weeks' sickness experienced in 1919, 56½.  
Medical attendance, \$50.00.  
Cash to credit of fund at 31st December, 1919, \$371.14.

III. Assets.

Cash on hand .....	\$14 00
Cash in Royal Bank, Hamilton .....	357 14
Total assets .....	<u>\$371 14</u>

IV. Liabilities.—None.

V. Miscellaneous.

One assessment was made during 1919.  
The accounts of the Society were duly audited January 5th, 1920.  
Name and address of the auditor for the year 1919: A. del Piero, Hamilton.

**VII. Cash Receipts.**

Cash balance from 1918 (not extended), \$286.15.

Cash received during 1919 from:

Application fees .....	\$4 00
Assessments .....	737 00
Supplies sold .....	5 00
Interest and dividends .....	6 99
Per capita tax and levies .....	48 00
All other .....	38 00
Total receipts .....	<u>\$838 99</u>

**VIII. Cash Expenditure.***(a) Expenses of Management.*

Cash paid during 1919 for:

Officers' salaries .....	\$72 00
Registration fee .....	3 00
Rent, etc. ....	30 00
Printing, etc. ....	3 00
Postage, etc. ....	1 50
Total expenses of management .....	<u>\$109 50</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	255 50
Sick benefits .....	339 00
Medical attendance .....	50 00
Total expenditure .....	<u>\$754 00</u>



**ZION BENEVOLENT ASSOCIATION.**

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

*Head Office, Toronto, Ont.*

Organized 1st October, 1910; incorporated in Ontario, 23rd October, 1911.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

S. M. Ross, President .....	Toronto.
B. Jacobs, Vice-President .....	Toronto.
J. Shipman, Treasurer .....	Toronto.
P. J. Isaacson, Financial Secretary .....	Toronto.

**I. Funeral Benefits.**

Funeral benefits are undertaken by the Society.  
Total membership at 31st December, 1919, 190.  
One member died during 1919 and funeral benefits were paid amounting to \$85.00.  
One members' child died during 1919, and \$10.00 funeral benefits were paid.

**II. Sick Benefits.**

Number of members who received sick benefits during 1919, 28.  
Amount paid for sick benefits, \$293.00  
Number of weeks' sickness experienced, 54.  
Amount paid for medical attendance, \$283.12.

**III. Assets.**

War bonds .....	\$500 00
Cash on deposit to Society's credit in Royal Bank .....	2,365 60
Total assets .....	<u>\$2,865 60</u>

**IV. Liabilities.—No information.**

**V. Miscellaneous.**

The books of the Society were duly audited quarterly during 1919.  
The following books of record are kept: Cash Book, Ledger and Day Book.  
Names and addresses of auditors of accounts for 1919: J. Rosen, S. Samuels, S. M. Ross, H. Frankel, and P. J. Isaacson, Toronto.  
No changes were made in the Constitution and By-laws during 1919.  
Bond of Treasurer, \$500.00.

**VII. Cash Receipts.**

Cash balance from 1918 (not extended), \$1,381.31.

Cash received during 1919 from:

Application fees .....	\$48 00
Dues .....	1,422 42
Funeral fund .....	172 25
Burying ground .....	266 00
Interest and dividends .....	30 98
Hospital fund .....	172 25
Relief fund .....	224 44
National fund .....	359 85
Restoration fund .....	629 04
Cemetery fence .....	1,377 37
All other .....	162 05
<hr/>	
Total receipts .....	\$4,864 65

**VIII. Cash Expenditure.***(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee .....	\$3 00
Rent, light, heat, taxes .....	80 00
Salaries .....	97 30
Printing .....	119 37
Postage, telephones, etc. ....	86 89
Insurance .....	5 00
<hr/>	
	\$391 56

*(b) Miscellaneous Expenditure.*

Funeral expenses .....	159 00
Benefits to widows and orphans .....	95 00
Hospital fund .....	8 50
Sick benefits .....	293 00
Medical attendance .....	283 12
Relief fund .....	30 44
National fund .....	122 00
Restoration fund .....	500 00
Cemetery fence and gate .....	1,667 86
All other .....	329 88
<hr/>	
Grand total .....	\$3,880 36

BURROW, STEWART AND MILNE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Hamilton, Ont.

Organized in 1911; incorporated in Ontario, 13th September, 1911.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Chas. Smith, President .....Hamilton.  
A. G. Tribbeck, Secretary .....Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 147.  
Number of members who died during 1919, 1.  
Amount paid for funeral benefits, none.

II. Sick Benefits.

Sick benefits are undertaken by the Society.  
Number of members of the Society who received sick benefits during 1919, 29.  
Amount of benefits paid during 1919, \$275.00.  
Number of weeks' sickness experienced in 1919, 91½.  
Amount paid for medical attendance during 1919, \$50.00.  
Total amount to credit of Sick Benefit Fund, \$74.78.

III. Assets.

Cash on hand .....	\$74 78
Total .....	<u>\$74 78</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.  
Number of assessments made during 1919, 12.  
The Society's accounts were audited December 31st, 1919.  
Name and address of the auditor of accounts for 1919: Miss M. Humphrey, Hamilton, Ont.  
Books of record and account kept: Cash Book, Journal and Ledger.  
Certain changes were made during 1919, in the organiaztion or management or in the Constitution and Rules in relation to benefits.



VII. Cash Receipts.

Cash balance from 1918 (not extended), \$47.38.

Cash received during 1919 from:

Dues .....	\$397 75
	<hr/>
	\$397 75
	<hr/>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Registration fee .....	\$3 00
Supplies bought .....	2 35
	<hr/>
Total expenses of management .....	\$5 35

(b) Miscellaneous Expenditure.

Sick benefits .....	275 00
Medical attendance .....	50 00
Gratuities to distressed members .....	40 00
	<hr/>
Total expenditure .....	\$370 35
	<hr/>

SAWYER-MASSEY COMPANY, LIMITED, EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Hamilton, Ont.

Organized in February, 1911; incorporated in Ontario 23rd February, 1911.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Wm. Maxwell, President .....	Hamilton.
Thos. Champ, Vice-President .....	Hamilton.
Thos. Barnes, Secretary .....	Hamilton.
Thos. Holt, Treasurer .....	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 376.  
Number of members of the Society who died during 1919, none.  
Total amount of funeral benefits paid during 1919, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.  
Number of members of the Society who received sick benefits during 1919, 112.  
Total amount of benefits paid in 1919, \$1,244.35.  
Number of weeks' sickness experienced in 1919, 350.  
Total amount of cash standing to credit of Sick Fund at 31st December, 1919, \$228.50.

III. Assets.

Victory bonds .....	\$700 00
Cash in Bank of Hamilton .....	228 50
	<hr/>
Total assets .....	\$928 50

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made every four weeks.  
Number of assessments made during 1919, 13.  
The accounts of the Society were audited on January 14th, 1920.  
The books of account kept by the Society are: Cash Book, Minute Book, Record Book and Card System.  
Names and addresses of auditors of accounts for 1919: L. Mackenzie, and A. Lay, Hamilton, Ont.  
No changes were, during 1919, made in the Constitution and Rules.

**VII. Cash Receipts.**

Cash balance from 1918 (not extended), \$1,058.97.

Cash received during 1919 from:

Dues .....	\$1,206 70
Interest and dividends .....	49 95
All other .....	8 75
<hr/>	
Total receipts .....	\$1,265 40
<hr/>	

**VIII. Cash Expenditure.***(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee .....	\$3 00
Expenses of annual meeting .....	50 00
Supplies bought .....	3 52
Salaries .....	85 00
Clerk hire .....	10 00
<hr/>	
Total expenses of management .....	\$151 52

*(b) Miscellaneous Expenditure.*

Sick benefits .....	1,244 35
<hr/>	
Total expenditure .....	\$1,395 87
<hr/>	



IMPERIAL VARNISH AND COLOR SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Organized in November, 1911; incorporated in Ontario, 23rd, December, 1911.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

T. Cushing, President .....	Toronto.
J. Piggott .....	
G. N. Hill, Secretary-Treasurer .....	Toronto.
S. Hoovy, )	Toronto.
J. Abbott, )	Toronto.
A. Colby, )	Toronto.
J. B. Fair, )	Toronto.
.....Executive.....	

II. Sick Benefits.

Sick benefits are undertaken by the Society, with a membership of 75.  
Number of members who received sick benefits during 1919, 11.  
Amount of sick benefits paid during 1919, \$143.24.  
Number of weeks' sickness experienced during 1919, 30⅓.  
Amount standing to credit of Sick and Funeral Benefit Fund, \$182.32.

III. Assets.

Cash in Bank of Toronto, Toronto .....	\$182 32
----------------------------------------	----------

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly, and are payable on the first Friday of the month.  
Twelve assessments were made during 1919.  
The books were duly audited for 1919, July and December 31st, 1919.  
Names and addresses of the auditors for 1919: W. Ward and G. R. Smith, Toronto.  
Books of account kept by the Society: Minute Book, Membership Book and Cash Book.

VII. Cash Receipts.

Cash balance, 31st December, 1918, \$107.75.	
Cash received during 1919 from:	
Dues .....	\$258 40
Interest .....	3 19
Total receipts .....	\$261 59

**VIII. Cash Expenditure.***(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee .....	\$3 00
Secretary's salary .....	10 00
Postage, etc. ....	78
<hr/>	
Total expenses of management .....	\$13 78

*(b) Miscellaneous Expenditure.*

Sick benefits .....	143 24
All other .....	30 00
<hr/>	
Total expenditure .....	\$187 02
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EMPLOYEES' PROTECTIVE LEAGUE OF THE SEAMAN KENT COMPANY, LIMITED.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Meaford, Ontario.

Organized in October, 1911; incorporated in Ontario, 1st March, 1912.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

- R. F. Kent, President .....Meaford, Ont.
- W. Phillips, Vice-President .....Meaford, Ont.
- M. Coulter, Secretary-Treasurer .....Meaford, Ont.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 118.  
Number of members who died during 1919, none.  
Amount of funeral benefits paid in 1919, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1919, 37.  
Amount of benefits paid in 1919, in respect of sick members, \$411.46.  
Number of weeks' sickness experienced in 1919, 82 2-7.  
Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1919,  
\$769.12.

III. Assets.

Victory bonds .....	\$400 00
Cash in Molsons Bank, Meaford .....	369 12
Total .....	<u>\$769 12</u>

IV. Liabilities.—None.

V. Miscellaneous.

The Society's accounts were audited July and December, 1919.  
Names and addresses of the auditors of accounts for 1919: W. Lyon and Harvey  
Dillon, Meaford, Ont.  
Books of record and account kept: Cash Book and Disbursement Book.  
No changes were made during 1919 in the organization, management or Constitu-  
tion and Rules in relation to benefits.  
15 F.S.



VII. Cash Receipts.

Cash balance from 1918 (not extended), \$554.90.

Cash received during 1919 from:

Dues .....	\$623 20
Interest .....	27 34
Total receipts .....	<u>\$650 54</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Law costs .....	\$0 50
Registration fee .....	3 00
Salaries, officers' and auditors' fees .....	15 00
Supplies bought .....	1 50
Total expenses of management .....	<u>\$20 00</u>

(b) Miscellaneous Expenditure.

Sick benefits .....	411 46
Other expenditure .....	4 86
Total expenditure .....	<u>\$436 32</u>

## TORONTO INDEPENDENT BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

*Head Office, Toronto, Ont.*

Organized in November, 1911; incorporated in Ontario 6th December, 1911.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

J. Rubin, President .....	Toronto.
S. Glazer, Treasurer .....	Toronto.
S. Weinberg, Financial Secretary .....	Toronto.
L. Krugel, Recording Secretary .....	Toronto.

### I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 145.

Number of members of the Society who died during 1919, one, and \$150.00 funeral benefits were paid.

One member's wife died and \$50.00 funeral benefits were paid.

### II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1919, 13.

Amount paid for sick benefits during 1919, \$282.00.

Number of weeks' sickness experienced during 1919, 41.

Amount paid for medical attendance during 1919, \$412.25.

### III. Assets.

Real estate .....	\$1,500 00
Victory bonds .....	650 00
Cash in Royal Bank .....	1,241 19
	\$3,391 19
Total .....	\$3,391 19

### IV. Liabilities.—No information.

### V. Miscellaneous.

The Society's accounts were duly audited in 1919.

Names and addresses: M. Rizer and M. Kirshenbaum, Toronto.

The books of record or account kept are: Record Book, Ledger, etc.

No changes were made in 1919 in the Constitution and Rules of the Society in relation to benefits.

Amount of bond of Secretary, \$100.00.

Amount of bond of Treasurer, \$100.00.

**VII. Cash Receipts.**

Cash balance from 1918 (not extended), \$1,033.88.

Cash received during 1919 from:

Application fees .....	\$41 00
Dues .....	2,558 66
Interest .....	8 25
	<hr/>
Total receipts .....	\$2,607 91
	<hr/>

**VIII. Cash Expenditure.***(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee .....	\$3 00
Expenses of annual meeting .....	15 00
Salaries .....	210 80
Supplies bought .....	98 00
Rent, light, heat and taxes .....	146 50
Printing, stationery and advertising .....	113 45
	<hr/>
Total expenses of management .....	\$586 75

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	129 10
Benefits to widows and orphans .....	200 00
Sick benefits .....	282 00
Medical attendance .....	412 25
Gratuities .....	290 00
Victory bonds (not extended), \$500.00.	
	<hr/>
Total expenditure .....	\$1,900 10
	<hr/>



NATIONAL IRON WORKS EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Incorporated in Ontario, 4th March, 1913.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

J. Pillsbury, President .....	Toronto.
A. Harvey, Vice-President .....	Toronto.
James S. Morrison, Treasurer .....	Toronto.
Geo. Clarke, Secretary .....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 108.  
Number of members who died during 1919, none.  
Amount paid for funeral benefits, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.  
Number of members of the Society who received sick benefits during 1919, 10.  
Amount of benefits paid during 1919, \$110.80.  
Number of weeks' sickness experienced in 1919, 27 4-7.  
Total amount to credit of Sick Benefit Fund, \$195.41.

III. Assets.

Cash in Standard Bank, Toronto .....	\$195 41
Total .....	<u>\$195 41</u>

IV. Liabilities.—No information.

V. Miscellaneous.

Assessments are made semi-monthly.  
Number of assessments made during 1919, 22.  
The Society's accounts were audited March 6th, 1920.  
Names and addresses of the auditors of accounts for 1919: Thos. Fee and D. Senick, Toronto.  
Books of record and account: Cash Book, Minute and Order Books.  
No changes were made during 1919 in the organization or management or in the constitution and rules in relation to benefits.

**VII. Cash Receipts.**

Cash balance from 1918 (not extended), \$19.81.

Cash received during 1919 from:

Dues .....	\$304 40
Total receipts .....	<u>\$304 40</u>

**VIII. Cash Expenditure.***(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee .....	\$3 00
Officers' salary .....	15 00
Total management expenses .....	<u>\$18 00</u>

*(b) Miscellaneous Expenditure.*

Sick benefits .....	110 80
Total expenditure .....	<u>\$128 80</u>

DUNLOP TIRE AND RUBBER GOODS EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ontario.

Incorporated in Ontario, 17th March, 1913.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

H. S. Collins, President .....Toronto.  
J. Langstone, Vice-President .....Toronto.  
L. P. Arlett, Secretary-Treasurer .....Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.  
Total membership at 31st December, 1919, 921.  
Five members died during 1919.  
Funeral benefits paid during 1919, \$150.00.

II. Sick Benefits.

Number of persons who received sick benefits during 1919, 197.  
Amount paid for sick benefits, \$2,028.46.  
Number of weeks' sickness experienced, 507.  
Amount paid for medical attendance, \$1,381.50.  
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1919, \$1,266.93.

III. Assets.

Cash on hand .....	\$152 68
Cash deposited in Bank of Commerce .....	1,114 25
Total assets .....	<u>\$1,266 93</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are semi-monthly.  
The Society's accounts were audited June 30th and December 31st, 1919.  
The books of record kept are as follows: Cash Book, Minute Book and Treasurer's Certificate Book.  
Names and post office addresses of the auditors of accounts of 1919: J. E. Jones and H. J. H. Pole, Toronto.  
No changes were made in regard to sick benefits during 1919.  
Bond of Secretary-Treasurer, \$1,000.00.



**VII. Cash Receipts.**

Cash balance from 1918 (not extended), \$619.39.

Cash received during 1919 from:

Assessments .....	\$4,215 90
Interest .....	25 00
Donations .....	350 00
<hr/>	
Total receipts .....	\$4,590 90

**VIII. Cash Expenditure.***(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee .....	\$10 00
Expenses of annual meeting .....	105 65
Salaries .....	242 50
Printing, etc. ....	11 00
Premium for guarantee of lodge officer .....	5 00
Postage, etc. ....	9 25
<hr/>	
Total expenses of management .....	\$383 40

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	150 00
Sick benefits .....	2,028 46
Medical attendance .....	1,381 50
For investments (not extended), \$501.62.	
<hr/>	
Grand total .....	\$3,943 36

GOOLD, SHAPLEY & MUIR COMPANY EMPLOYEES' RELIEF ASSOCIATION

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Brantford, Ontario.

Organized, April 24th, 1913; incorporated in Ontario, 20th May, 1913.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Peter Noble, President .....Brantford.  
B. T. Leggett, Vice-President .....Brantford.  
E. A. Danby, Treasurer .....Brantford.  
Walter J. Davies, Secretary .....Brantford.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.  
Total membership at 31st December, 1919, 198.  
No members died during 1919.  
Amount of funeral benefits during 1919, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1919, 38.  
Amount paid for sick benefits during 1919, \$630.80.  
Number of weeks' sickness experienced during 1919, 158.  
Amount standing to credit of sick benefit fund, \$284.07.

III. Assets.

Cash deposited in Bank of Montreal, Brantford .....	\$284 07
Total assets .....	\$284 07

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made every four weeks, also special assessments.  
Sixteen assessments were made during 1919.  
The Society's accounts were audited January 22nd, 1920.  
The books of record are: Account Book, Minute Book and Financial Assessment Books.  
Names and addresses of the auditors for 1919: Alex. Grieve and Chas. G. Pryce, Brantford.  
Certain changes were made during 1919 in the Constitution and Rules in relation to benefits.

**VII. Cash Receipts.**

Cash balance from 1918 (not extended), \$171.19.

Cash received during 1919 from:

Assessments and dues .....	\$783 25
Interest .....*	7 51
Donation .....	18 30
	<hr/>
Total receipts .....	\$809 06
	<hr/>

**VIII. Cash Expenditure.***(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee .....	\$3 00
Salaries, auditors' and officers' fees .....	37 00
Postage .....	2 08
Printing .....	23 30
	<hr/>
Total expenses of management .....	\$65 38

*(b) Miscellaneous Expenditure.*

Sick benefits .....	630 80
	<hr/>
Total expenditure .....	\$696 18
	<hr/>



CANADIAN ORDER OF BEAVERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, London, Ontario.

Incorporated in Ontario, June 27th, 1913.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

- L. S. Holmes, M.D., Grand Master .....London.
- Robert E. Ruse, Deputy Grand Master .....London.
- E. W. J. Griffith, Grand Secretary .....London.
- W. G. R. Bartram, Grand Treasurer .....London.

I. and II. Sick and Funeral Benefits.

Sick and funeral benefits are undertaken by the Society, with a membership of 87.  
Number of members who received sick benefits in 1919, 7.  
Total amount paid for sick benefits in 1919, \$92.09.  
Number of weeks' sickness experienced in 1919, 18 3-7.  
Balance to credit of fund, 31st December, 1919, \$759.61.

III. Assets.

Cash standing to credit in Home Bank, 31st December, 1919 .....	\$709 77
Cash on hand .....	63 20
All other assets .....	135 00
	<hr/>
Total assets .....	\$907 97
	<hr/>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly. Twelve such assessments were made in 1919.  
The Society's accounts were audited January 15th, 1920.  
The books of record kept are a Ledger, Minute and Cash Book, Bank Book, etc.  
Names and addresses of the auditors for 1919: M. J. Abbott and S. S. Hugell,  
London.  
Amount of bond of Secretary, \$250.00.  
Amount of bond of Treasurer, \$250.00.

VII. Cash Receipts.

Cash balance, 31st December, 1918, \$664.64.

Cash received during 1919 from:

Initiation fees .....	\$2 00
Per capita tax and levies .....	50 60
Dues .....	206 30
Interest .....	16 45
<hr/>	
Total receipts .....	\$275 35
<hr/>	

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Registration fee .....	\$3 00
Supplies .....	8 25
Travelling expenses .....	57 75
Postage .....	5 08
<hr/>	
Total management expenses .....	\$74 08

(b) Miscellaneous Expenditure.

Per capita tax or levies .....	85
Sick benefits .....	92 09
<hr/>	
Total expenditure .....	\$167 02
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ST. DAVID'S Y. P. U. SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Incorporated in Ontario, 30th January, 1914.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

A. J. Taylor, President .....Toronto.  
K. B. Paterson, Treasurer .....Fairbank.  
J. B. Whiteley, Secretary .....Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.  
Total membership at 31st December, 1919, 307.  
Three members died during 1919.  
Funeral benefits paid during 1919, \$225.00.  
Total amount of cash standing to credit of Funeral Benefit Fund, 31st December, 1919, \$206.57.

II. Sick Benefits.

Number of persons who received sick benefits during 1919, 59.  
Amount paid for sick benefits, \$986.57.  
Number of weeks' sickness experienced, 226.  
Amount paid for medical attendance, \$65.10.  
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1919, \$514.36.

III. Assets.

Cash deposited in Bank of Montreal, Toronto .....	\$720 93
Total assets .....	<u>\$720 93</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.  
Twelve assessments were made during 1919.  
The Society's accounts were audited December 12th, 1919.  
The books of record kept are as follows: Cash Book, Assessment Roll and Sick Benefit Register.  
Names and post office addresses of the auditors of accounts of 1919: Chas. H. Knight, Jas. T. Sinclair, Toronto.  
Certain changes were made in regard to sick benefits during 1919.  
Amount of bond of Secretary, \$250.00.



VII. Cash Receipts.

Cash balance from 1918 (not extended), \$717.49.

Cash received during 1919 from:

Application fees .....	\$9 25
Assessments .....	2,092 20
Fines .....	6 70
Per capita tax .....	35 00
Degrees and cards .....	17 05
Interest and dividends .....	21 10
Dues (medical attendance) .....	65 10
All other .....	3 33

Total receipts .....	<u>\$2,249 73</u>
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Registration fees .....	\$3 00
Expenses of annual meeting .....	7 50
Rent, light, heat and taxes .....	7 00
Salaries .....	129 35
Printing, etc. ....	64 80
Postage, etc. ....	19 05
Guarantee of lodge officers .....	2 50

Total expenses of management .....	<u>\$233 20</u>
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(b) Miscellaneous Expenditure.

Funeral benefits .....	225 00
Sick benefits .....	986 57
Medical attendance .....	65 10
Dividend .....	736 42

Grand total .....	<u>\$2,246 29</u>
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# **TORONTO AND NIAGARA POWER COMPANY'S MUTUAL BENEFIT SOCIETY.**

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

*Head Office, Toronto, Ontario.*

Incorporated in Ontario, March 5th, 1914.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Thos. H. Bailey, President .....	Toronto.
Wm. Davis, Vice-President .....	Toronto.
Edward Felton, Secretary-Treasurer .....	Toronto.

## **I. Funeral Benefits.**

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1919, 184.

Four members died during 1919.

Funeral benefits paid during 1919, \$160.00.

Total amount of cash standing to credit of Funeral Benefit Fund at 31st December, 1919, \$100.00.

## **II. Sick Benefits.**

Number of persons who received sick benefits during 1919, 57.

Amount paid for sick benefits, \$794.00.

Number of weeks' sickness experienced, 216.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1919, \$100.00.

## **III. Assets.**

Cash on hand .....	\$16 35-
Cash deposited in Imperial Bank, Toronto .....	183 65
	<hr/>
Total assets .....	\$200 00

## **IV. Liabilities.—None.**

## **V. Miscellaneous.**

Assessments are made twice a month.

Twenty-four assessments were made during 1919.

The Society's accounts were audited December 12th, 1919.

The books of record kept are as follows: Minute Book, Day Book, Ledger and Treasurer's Receipt Book.

Names and post office addresses of the auditors of accounts of 1919: R. Manser, and W. G. Wildey, Toronto.

Certain changes were made in the constitution and by-laws during 1919.

**VII. Cash Receipts.**

Cash balance from 1918 (not extended), \$218.70.

Cash received during 1919 from:

Application fees .....	\$31 50
Assessments .....	1,134 25
Interest .....	5 30
<hr/>	
Total receipts .....	\$1,171 05
<hr/>	

**VIII. Cash Expenditure.***(a) Expenses of Management.*

Cash paid during 1919 for:

Law costs .....	\$0 75
Registration fees .....	3 00
Salaries .....	38 10
Postage .....	1 00
<hr/>	
Total expenses of management .....	\$42 85

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	160 00
Sick benefits .....	794 00
Dividends to members .....	192 90
<hr/>	
Grand total .....	\$1,189 75
<hr/>	



SOCIETA DI MUTUO SOCCORSO LA TRINACRIA DI TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ontario.

Organized February 27th, 1914; incorporated in Ontario, 1st April, 1914.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

- I. Lo Presto, President .....Toronto.
- A. Azzarello, Financial Secretary .....Toronto.
- M. Calderone, Treasurer .....Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 144.  
Number of members who died during 1919, none.  
Amount of funeral benefits paid during 1919, nil.  
Cash to credit of fund at 31st December, 1919, \$2,719.17.

II. Sick Benefits.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits in 1919, 28.  
Amount of benefits paid in 1919, \$515.00.  
Number of weeks' sickness experienced in 1919, 103.  
Amount paid for medical attendance during 1919, \$242.15.

III. Assets.

Cash in Bank of Toronto, Toronto .....	\$2,719 17
Total assets .....	<u>\$2,719 17</u>

IV. Liabilities.—None.

V. Miscellaneous.

Four assessments were made during 1919.  
The accounts of the Society were duly audited December 31st, 1919.  
Names and addresses of the auditors for the year 1919: F. Calderone, V. Leo, and S. Merlocco, Toronto.

## VII. Cash Receipts.

Cash balance from 1918 (not extended), \$2,454.43.

Cash received during 1919 from:

Application fees .....	\$13 00
Dues .....	803 50
Assessments .....	340 65
Fines .....	2 50
Supplies sold .....	38 05
Interest and dividends .....	80 19
All other sources .....	97 65
	<hr/>
Total receipts .....	\$1,375 54

## VIII. Cash Expenditure.

## (a) Expenses of Management.

Cash paid during 1919 for:

Law costs .....	\$2 00
Registration fees .....	3 00
Supplies bought .....	16 00
Salaries .....	105 00
Rent and heat, etc. ....	67 50
Printing .....	107 65
Postage .....	17 50
	<hr/>
Total expenses of management .....	\$318 65

## (b) Miscellaneous Expenditure.

Sick benefits .....	515 00
Medical attendance .....	242 15
Gratuities .....	35 00
	<hr/>
Total expenditure .....	\$1,110 80

CANADIAN EXECUTIVE BOARD OF THE AMALGAMATED SOCIETY OF  
CARPENTERS AND JOINERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Incorporated in Ontario, 21st September, 1914.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Jas. M. Strachan, President .....Toronto.  
Chas. T. Baker, Treasurer .....Toronto.  
William W. Young, Secretary .....Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is in Canada, 3,047 (Ontario, 1,526).

Number of members who died during 1919, in Ontario, 6.

Amount of funeral benefits paid in 1919, \$325.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1919, 31 (Ontario).

Amount of benefits paid in 1919, in respect of sick members, \$700.48 (Ontario).

Number of weeks' sickness experienced in 1919, 260 5-7.

III. Assets.

	Supreme.	Subordinate.
Cash in hands of treasurer .....	.....	\$1,532 92
Cash in various banks .....	\$4,426 34	7,240 06
Total .....	\$4,426 34	\$8,772 98

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are payable every two weeks and a special levy quarterly. Four such special assessments were made.

The Society's accounts were audited quarterly.

Names and addresses of the auditors of accounts for 1919: G. Thomson and A. E. Ford, Toronto.

Books of record and account kept: Cash Book and Due Book.

No changes were made during 1919, in the organization or management and in the Constitution and Rules in relation to benefits.



**VII. Cash Receipts.***Executive Board.*

Cash balance from 1918 (not extended), \$1,333.68.

Cash received during 1919 from:

General office .....	10,000 00
Received from branches .....	3,016 59
Interest .....	44 73
Supplies .....	60
Postage .....	4 20
	<hr/>
	\$13,066 12

**VIII. Cash Expenditure.**

Cash paid during 1919 for:

Law costs .....	\$16 00
Registration fee .....	10 00
Rent and storage .....	280 00
Postage and express .....	113 84
Special delegations .....	984 50
Monthly Journal .....	235 06
Banking expenses .....	25 09
Auditing accounts .....	14 92
Supplies .....	660 63
Salaries .....	658 38
Insurance .....	6 38
Remitted to branches .....	6,200 00
Depreciation of currency in exchange .....	989 04
	<hr/>
	\$10,193 84

**IX. Cash Receipts.***Branch Accounts.*

Cash balance from 1918 (not extended), \$8,671.62.

Cash received during 1919 from:

Initiation fees .....	\$2,289 00
Dues .....	19,840 79
Supplies .....	140 18
Interest .....	207 83
Executive Board .....	6,200 00
All other .....	30 13
	<hr/>
	\$28,707 93

**X. Expenditure.**

Cash paid during 1919 for:

Special delegations .....	\$2,764 73
Meetings .....	114 22
Premiums .....	98 00
Postage .....	278 79
Stationery and printing .....	226 30
Salaries .....	1,786 24
Rent .....	1,536 78
Banking expenses .....	144 41
Auditing accounts .....	209 78
Per capita to U. B. ....	2,530 00
Delegates to councils .....	735 34
Sick benefits .....	1,455 98
Funeral benefits .....	595 00
Superannuation .....	2,745 95
Gratuities (to unemployed, etc.) .....	2,963 49
Remitted to District Office, Toronto .....	3,016 59
Strike benefit .....	7,149 95
All other .....	34 64

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**\$28,386 19**

## SONS OF ITALY MUTUAL AID AND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

*Head Office, Niagara Falls, Ont.*

Incorporated in Ontario, 21st September, 1914.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Jos. M. Garbellano, President .....Niagara Falls.  
A. D'Agostino, Secretary .....Niagara Falls.  
G. Costango, Treasurer .....Niagara Falls.

### I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 37.  
No member died during 1919, and no funeral benefits were paid.  
Amount standing to credit of Fund, \$150.00.

### II. Sick Benefits.

Number of members who received sick benefits during 1919, 10.  
Total amount of sick benefits paid during 1919, \$160.00.  
Number of weeks' sickness experienced during 1919, 32.  
Amount paid for medical attendance, \$60.00.  
Amount standing to credit of Fund, \$88.75.

### III. Assets.

Cash on hand .....	\$21 78
Cash in Imperial Bank, Niagara Falls .....	216 97
Total assets .....	<u>\$238 75</u>

### IV. Liabilities.—None.

### V. Miscellaneous.

Assessments are made every month. Twelve assessments were made during 1919.  
The books of the Society were duly audited December 23rd, 1919.  
Three books of record are kept.  
Names and addresses of auditors of accounts of 1919: Bruno Penna, Rocco De Lucia, Niagara Falls.  
No changes were made during 1919 in the Constitution and Rules in relation to benefits.



VII. Cash Receipts.

Cash balance from 1918 (not extended), \$245.00.	
Cash received during 1919 from:	
Application fees .....	\$14 00
Dues .....	333 00
Interest and dividends .....	10 00
	<hr/>
Total .....	\$357 00
	<hr/>

VIII. Cash Expenditure.

(a) Expenses of Manageemnt.

Cash paid during 1919 for:	
Registration fee .....	\$3 00
Supplies .....	21 00
Travelling expenses .....	12 00
Rent, light, heat, etc. ....	40 00
Printing .....	10 00
Postage .....	3 95
	<hr/>
Expenses of management .....	\$89 95

(b) Miscellaneous Expenditure.

Sick benefits .....	160 00
Medical attendance .....	60 00
Gratuities .....	53 30
	<hr/>
	\$363 25
	<hr/>

KIELTZER SICK BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Organized 3rd August, 1913; incorporated in Ontario, 10th February, 1914.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

- A. Ladowsky, President .....Toronto.
- F. Gilbert, Vice-President .....Toronto.
- G. Tenenbaum, Financial Secretary .....Toronto.
- F. Golla, Treasurer .....Toronto.

I. Funeral Benefits.

The Society undertakes funeral benefits.  
The total membership at 31st December, 1919, 120.  
Number of members of the Society who died in 1919, one.  
Amount of funeral benefits paid, \$75.00.  
Cash standing to credit of Fund, \$1,402.56.

II. Sick Benefits.

Number of members who received sick benefits during 1919, 13.  
Total amount of benefits paid in 1919, \$290.00.  
Number of weeks' sickness experienced in 1919, 58.  
Amount paid for medical attendance, \$288.02.

III. Assets.

Cash on deposit in Bank of Toronto, Toronto .....	\$1,402 56
Cash value of real estate .....	555 97
Total .....	<u>\$1,958 53</u>

IV. Liabilities.—None.

V. Miscellaneous.

One assessment was made during the year.  
The Society's accounts for 1919 were audited quarterly.  
The following books of record and account are kept: Cash Book, Ledger and Record Books.  
The names and post office addresses of the auditors for 1919: K. Horovitz and S. Moshenberg, Toronto.  
No changes were made in 1919 in the organization or management of the Society or in relation to benefits.  
Amount of bond of Treasurer, \$150.00.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$983.32.

Cash received during 1919 from:

Application fees .....	4 00
Dues .....	1,433 39
Per capita tax and levies .....	101 05
Received from other sources .....	150 00
Repayment of loan (not extended), \$90.00.	
<hr/>	
Total receipts .....	\$1,688 44
<hr/>	

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Commission and organization fees .....	\$23 00
Registration fee .....	3 00
Interest .....	4 50
Supplies .....	12 30
Salaries .....	8 00
Printing, stationery and advertising .....	59 61
Postage, telegrams and express .....	47 32
Rent, etc. ....	54 00
Other expenses .....	150 00
<hr/>	
	\$361 73

(b) Miscellaneous Expenditure.

Benefits to widows and orphans .....	75 00
Funeral benefits (children) .....	50 00
Sick benefits .....	290 00
Medical attendance .....	288 02
Gratuities .....	119 45
Cemetery .....	175 00
<hr/>	
Grand total .....	\$1,359 20
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## THE ROUMANIAN AID ASSOCIATION GLORIA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

*Head Office, Hamilton, Ontario.*

Organized September, 1912; incorporated in Ontario 26th February, 1913.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

John Dobrea, President .....	Hamilton.
Wm. Sarautz, Secretary .....	Hamilton.
I. Buzilo, Treasurer .....	Hamilton.

### I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 12.  
 Number of members who died during 1919, none.  
 Amount of funeral benefits paid during 1919, nil.  
 Cash standing to credit of Fund, \$472.59.

### II. Sick Benefits.

Sick benefits are undertaken by the Society.  
 Number of members who received sick benefits in 1919, none.  
 Amount of benefits paid in 1919, nil.  
 Number of weeks' sickness experienced in 1919, none.  
 Cash standing to credit of Sick Fund, \$472.59.

### III. Assets.

Cash in Molsons Bank, Hamilton .....	\$472 59
Total assets .....	<u>\$472 59</u>

### IV. Liabilities.—None.

### V. Miscellaneous.

Assessments are made annually.  
 The books of the Society were duly audited in December, 1919.  
 Name and address of the auditor for 1919: William Sarautz, Hamilton.

**VII. Cash Receipts.**

Cash balance from 1918 (not extended), \$240.43.

Cash received during 1919 from:

Dues .....	\$127 89
Application fees .....	75 00
Degrees and cards .....	36 00
Donation .....	4 50
All other .....	17 32
Cash from repayment of loan (not extended), \$60.00.	

Total receipts .....	<u>\$260 71</u>
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**VIII. Cash Expenditure.***(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee .....	\$3 00
Expenses of annual meeting .....	24 50
Law costs .....	12 00
Rent, light, heat, etc. ....	22 25
Travelling expenses .....	20 80
Printing, etc. ....	6 00

Total expenses of management .....	<u>\$88 55</u>
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*(b) Miscellaneous Expenditure.—Nil.*

**HAY & COMPANY EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.**

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

*Head Office, Woodstock, Ontario.*

Incorporated 12th December, 1904.

The Executive Officers of the Association at the 31st December, 1919, were as follows:

A. H. Morrison, President .....Woodstock.  
H. J. Watson, Treasurer .....Woodstock.  
J. G. Harrison, Secretary .....Woodstock.

**II. Sick Benefits.**

Sick benefits are undertaken by the Society, with a membership of 118.  
Number of members who received sick benefits during 1919, 18.  
Amount of sick benefits paid during 1919, \$128.00.  
Number of weeks' sickness experienced during 1919, 43.  
Total cash standing to the credit of the fund at 31st December, 1919, \$136.07.

**III. Assets.**

Cash in Royal Bank, Woodstock .....	\$136 07
Total assets .....	<u>\$136 07</u>

**IV. Liabilities.—None.**

**V. Miscellaneous.**

Assessments are made every month and extra when necessary.  
Thirteen assessments were made during 1919.  
The books were duly audited January 9th, 1920.  
Names and addresses of the auditors for 1919: W. Bell and J. F. Adderley, Woodstock.  
The following books of record are kept: Cash Book, Minute Book and Dues Book.  
No changes were made during 1919 in the Constitution and Rules.

**VII. Cash Receipts.**

Cash balance, 31st December, 1918, \$61.07.	
Cash received during 1919 from:	
Dues .....	\$227 25
Total receipts .....	<u>\$227 25</u>



VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:	
Registraton fee .....	\$3 00
Officers' salaries .....	20 00
Other expenses .....	1 25
<hr/>	
Total expenses of management .....	\$24 25

(b) Miscellaneous Expenditure.

Sick benefits .....	128 00
<hr/>	
Grand total .....	<u>\$152 25</u>

# HIS MAJESTY'S ARMY AND NAVY VETERANS' SOCIETY (TORONTO).

( File p. 35.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

*Head Office, Toronto.*

Organized 9th August, 1887; incorporated in Ontario, 25th January, 1888.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Major Jas. W. White, President .....	Toronto.
H. Cansdale, Vice-President .....	Toronto.
J. M. Burns, Secretary .....	Toronto.
G. H. Youell, Treasurer .....	Toronto.

## I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1919, 492.

Number of members who died during 1919, 5.

Amount paid for funeral benefits, \$220.00.

## II. Sick Benefits.

Number of members who received sick benefits in 1919, none.

Total amount of benefits paid in 1919, in respect of sick members, nil.

## III. Assets.

Cash on deposit to Society's credit, not drawn against, in the following chartered banks:

Cash value of bonds .....	\$2,000 00
Bank of Commerce, Toronto .....	958 89
Other assets .....	285 30
Total assets .....	<u>\$3,244 19</u>

## IV. Liabilities.—None.

## V. Miscellaneous.

No assessments are made, monthly payments being required.

The following books of record are kept: Minute Book, Cash Book and Ledger.

The accounts were audited June, 1919, and January, 1920.

Names and addresses of auditors for 1919 were as follows: H. T. Sweet and P. Hewlett, Toronto.

Treasurer's bond, \$200.00.

**VII. Cash Receipts.**

Cash balance from 1918 (not extended), \$976.58.

Cash received during 1919 from:

Honorary members .....	\$101 00
Initiation fees .....	470 00
Dues .....	977 46
Charter fees .....	259 45
Donations .....	146 41
Interest .....	91 87
Other sources .....	298 09
<hr/>	
Total .....	\$2,344 28
<hr/>	

**VIII. Cash Expenditure.***(a) Expenses of Management.*

Cash paid during 1919 for:

Salaries, officers' and auditors' fees .....	\$146 00
Registration fee .....	3 00
Supplies bought .....	246 10
Travelling expenses .....	30 20
Printing, postage, etc. ....	222 73
Rent, light, etc. ....	66 50
Postage, telegrams, etc. ....	62 31
Premium for guarantee of lodge officer .....	1 00
All other .....	120 38
<hr/>	
Total expenses of management .....	\$898 22

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	220 00
Medical attendance .....	138 75
All other .....	105 00
For investments (not extended), \$1,000.00.	
<hr/>	
Total expenditure .....	\$1,361 97
<hr/>	



OTTAWA TYPOGRAPHICAL UNION No. 102.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Organized 1867; incorporated November, 1895.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

- P. M. Draper, President .....Ottawa.
- A. Reny, Vice-President.....Ottawa.
- J. K. Peffers, Secretary-Treasurer .....Ottawa.
- G. S. Duncan, Recording Secretary .....Ottawa.
- A. E. Sheppard, Corresponding Secretary .....Ottawa.

I. Funeral Benefits.

Funeral benefits are undertaken by the Local Union.  
Total membership of Local Union, 422.  
Six members of the Society died during 1919.

II. Sick Benefits.

Sick benefits are undertaken by the local body.  
Number of members of the Society who received sick benefits during 1919, 80.  
Total amount of benefits paid in 1919, \$1,075.00.  
Number of weeks' sickness experienced in 1919, 215.  
Total amount of cash standing to credit of Sick Fund, \$325.00.

III. Assets.

Cash on deposit in Bank of Nova Scotia .....	\$325 00
Total .....	325 00

IV. Liabilities.—None.

V. Miscellaneous.

When were the Society's accounts audited? Quarterly.  
Names and addresses of the auditors for 1919 were: J. I. Dioune, James McCann and Harry Lamb, of Ottawa.  
Books of account kept by the Secretary are: Ledger and Day Book.  
No changes were made in the organization or management of the Society during 1919.  
Amount of Secretary-Treasurer's bond, \$1,500.00.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$368.37.

Cash received during 1919 from:

Dues .....	\$1,022 63
Interest .....	9 00

Total receipts .....	<u>\$1,031 63</u>
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

All management expenses are paid by the Union.

(b) Miscellaneous Expenditure.

Sick benefits .....	\$1,075 00
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Total expenditure .....	<u>\$1,075 00</u>
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## TORONTO MUSICAL PROTECTIVE ASSOCIATION.

ANNUAL STATEMENT OF BENEFIT DEPARTMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

*Head Office, Toronto.*

Organized 2nd December, 1887; incorporated in Ontario, 26th September, 1894.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

J. E. Jarrott, President .....	Toronto.
J. Weatherburn, Secretary-Treasurer .....	Toronto.

### I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 1,180.  
 Number of members who died during 1919, 6.  
 Amount of funeral benefits paid in 1919, \$300.00.

### II. Sick Benefits.

Sick benefits are undertaken by the Society.  
 Number of members who received sick benefits during 1919, 34.  
 Amount of benefits paid in 1919, in respect of sick members, \$657.00.  
 Number of weeks' sickness experienced in 1919, 219.  
 Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1919,  
 \$1,907.11.

### III. Assets.

Cash value of real estate .....	\$35,200 00
Cash in Imperial Bank .....	6,363 95
Furniture, etc. ....	1,500 00
	\$43,063 95
Total assets .....	\$43,063 95

### IV. Liabilities.

Due on mortgage .....	\$156 00
Salaries, etc. ....	284 49
	\$440 49

### V. Miscellaneous.

Dues are payable quarterly by the members.  
 The books of the Society were audited quarterly in 1919.  
 Books of record or account kept: Ledger and Blotter and Cash Book.  
 The name and post office address of the auditor for 1919 was as follows: Norman  
 B. McLeod, Toronto.  
 No changes were made during 1919 in the Constitution and Laws in relation to  
 benefits.  
 Amount of bond of Secretary-Treasurer, \$1,000.00.



**VII. Cash Receipts.**

Cash balance from 1918 (not extended), \$2,336.59.

Cash received during 1919 from:

Application fees .....	\$5,521 00
Dues .....	4,270 95
Assessments .....	23 00
Interest and dividends .....	93 50
Fines .....	91 00
Supplies sold .....	48 00
Rent .....	1,297 75
All other sources .....	331 20
<b>Total .....</b>	<b>\$11,676 40</b>

**VIII. Cash Expenditure.***(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee and license .....	\$30 00
Interest on mortgage .....	331 50
Supplies bought .....	70 00
Rent, light, heat and taxes .....	1,282 99
Managing officers' salaries and auditors' fees .....	2,105 00
Printing, etc. ....	455 00
Travelling expenses .....	240 00
Postage, telegrams, etc. ....	99 79
All other .....	755 06
<b>Total .....</b>	<b>\$5,369 34</b>

*(b) Miscellaneous Expenditure.*

Per capita tax and levies .....	\$632 90
Funeral benefits .....	300 00
Sick benefits .....	657 00
Gratuities .....	289 80
For investments (not extended), \$400.00.	

<b>Total expenses .....</b>	<b>\$7,249 04</b>
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ANCIENT ORDER OF HIBERNIANS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Organized 24th September, 1888; incorporated 27th June, 1893.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

C. J. Foy, Provincial President .....Perth.  
Samuel Cross, Vice-President .....Ottawa.  
Thos. R. Donovan, Provincial Secretary .....Ottawa.  
J. P. Travers, Provincial Treasurer .....Toronto.

III. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 990.  
Number of members of the Society who died during the year 1919, 22.  
The total amount of funeral benefits paid during 1919, \$6,572.00.

IV. Sick Benefits.

Number of members who received sick benefits during 1919: Subordinate bodies, 100.  
Total amount of sick benefits paid during 1919: Subordinate bodies, \$1,774.50.  
Number of weeks' sickness experienced in 1919: Subordinate lodges, 355.  
Amount paid for medical attendance during 1919: Subordinate lodges, \$641.47.

V. Assets.

	Grand Body.	Subordinate Bodies.
Cash value of mortgages .....	\$10,200 00	
Cash value of bonds .....	5,000 00	
Cash in Standard Bank, Toronto .....	2,400 35	
Cash in Standard Bank, Ottawa .....	3,675 34	
Cash in Bank of Nova Scotia, Ottawa .....	1,740 72	
Cash in Capital Trust Corporation .....	1,248 00	
All other assets .....		\$3,512 17
	<hr/> \$24,264 41	<hr/> \$3,512 17

VI. Liabilities—None.

VII. Miscellaneous.

Assessments on account of benefit certificates are made quarterly.  
Four assessments were made during the year 1919, payable 1st January, April, July and October.  
The books and accounts were duly audited March 15th, 1920.  
Names of auditors: Cunningham & Co., Ottawa.

The books of record and account kept by the Society are: Register, Individual Ledger and Cash Book.

Amount of bond of Grand Treasurer, \$15,000.00.

Amount of bond of Grand Secretary, \$500.00.

VIII. Cash Receipts.

	Grand Body.	Subordinate Bodies.
Cash balance from 1918 (not extended), \$29,812.15.		
Cash received during 1919 from:		
Application fees .....		\$64 00
Dues .....		5,080 02
Per capita tax .....	\$829 50	27 10
Assessments .....	4,093 10	3,637 60
Supplies sold .....	21 51	
Interest .....	1,008 94	835 49
Premiums .....	13 10	
Total .....	\$5,966 15	\$9,644 21

IX. Cash Expenditure.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1919 for:		
Commission and organization expenses .....	\$54 00	.....
Per capita tax .....	.....	\$436 83
Registration fee .....	10 00	.....
Medical examiner's salary .....	100 00	.....
Board meeting .....	401 82	.....
Supplies bought .....	36 25	47 50
Rent, light, heat and taxes .....	.....	828 89
Officers' salaries, auditors' fees .....	390 00	502 40
Postage, etc. ....	80 43	90 39
Guarantee premiums .....	72 45	19 70
Interest and exchange .....	3 22	.....
Expenses of Annual Meeting .....	357 95	.....
Total expenses of management .....	\$1,506 12	\$1,925 71

(b) Miscellaneous Expenditure.

Endowments or payments in nature thereof .....	6,572 00	3,318 85
Per capita tax or levies .....	.....	322 65
Gratuities .....	.....	668 22
Sick benefits .....	.....	1,774 50
Medical attendance .....	.....	641 47
Other expenditure .....	250 00	666 41
Total expenditure .....	\$8 328 12	\$9,317 81



SONS OF LITHUANIA BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Incorporated 8th December, 1914.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

- P. Natijosoitis, President .....Toronto.
- J. Petravitch, Recording Secretary .....Toronto.
- M. Mikalojunos, Financial Secretary .....Toronto.
- A. Beliskas, Treasurer .....Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken, with a membership of 67.  
Number of members who died during 1919, none.  
Amount of funeral benefits paid during 1919, nil.

II. Sick Benefits.

Number of members who received sick benefits during 1919, 14.  
Amount of sick benefits paid during 1919, \$162.00.  
Number of weeks' sickness experienced during 1919, 27.  
Amount paid for medical attendance, \$58.00.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1919, \$907.23.

III. Assets.

Actual cash on hand .....	\$59 21
Cash in Imperial Bank, Toronto .....	847 02
Total .....	<u>\$906 23</u>

IV. Liabilities—None.

V. Miscellaneous.

Assessments are made quarterly.  
Four assessments were made during 1919.  
The books of the Society were duly audited January 11th, 1920.

Names and addresses of the auditors for 1919 were as follows: A. Morkis and S. Fankauskas, Toronto.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$763.99.

Cash received during 1919 from:

Initiation fees .....	\$7 50
Dues .....	344 50
Assessments .....	55 50
Fines .....	50
Supplies sold .....	6 35
Interest and dividends .....	37 10
All other sources .....	17 21
	<hr/>
Total .....	\$468 66
	<hr/>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Registration fee .....	\$3 00
Interest .....	3 00
Expenses of annual meeting .....	22 50
Managing officers' salaries .....	26 00
Printing, advertising, etc. ....	22 54
All other .....	28 38
	<hr/>
Total expenses of management .....	\$105 42

(b) Miscellaneous Expenditure.

Sick benefits .....	162 00
Medical attendance .....	58 00
	<hr/>
Total .....	\$325 42
	<hr/>

SAINT STANISLAUS MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Organized March 24th, 1912; incorporated 11th January, 1915.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Paul J. Bilewicz, President .....Toronto.  
Jas. Pankowski, Recording Secretary .....Toronto.  
Jos. Kostizewa, Treasurer .....Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 65.  
Number of members who died during 1919, none.  
Amount of funeral benefits paid during 1919, nil.

II. Sick Benefits.

Number of members who received sick benefits during 1919, 20.  
Amount of sick benefits paid during 1919, \$183.43.  
Number of weeks' sickness experienced during 1919, 37.  
Amount paid for medical attendance during 1919, \$25.00.  
Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund  
at 31st December, 1919, \$1,435.40.

III. Assets.

Victory War Loan and Cash in Bank .....	\$1,435 40
Total. ....	<u>\$1,435 40</u>

IV. Liabilities—None.

V. Miscellaneous.

Assessments are made once a month.  
Twelve assessments were made during 1919.  
The books were duly audited on February 1st, 1920, by F. Lipsic and J. Wos,  
Toronto.



VII. Cash Receipts.

Cash balance from 1918 (not extended), \$1,232.61.

Cash received during 1919 from:

Initiation fees .....	\$6 50
Dues .....	356 50
Assessments .....	1 15
Supplies sold .....	4 10
Interest and dividends .....	54 52
All other sources .....	93 77
	<hr/>
Total .....	\$516 57
	<hr/>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Law costs .....	\$10 00
Registration fee .....	3 00
Supplies bought .....	35
Travelling expenses .....	10 60
Rent, light heat and taxes .....	13 00
Postage, telephone, telegrams and express .....	9 04
Salaries, etc. ....	22 00
	<hr/>
Total expenses of management .....	\$67 99

(b) Miscellaneous Expenditure.

Sick benefits .....	183 43
Medical attendance .....	25 00
Gratuities .....	10 00
All other expenditure .....	51 63
	<hr/>
Total expenditure .....	\$338 05
	<hr/>

OTTAWA HEBREW BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Ottawa, Ont.

Organized April, 1912; incorporated 12th May, 1915.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

H. Morson, President .....Ottawa.  
B. Wise, Vice-President .....Ottawa.  
A. Bookman, Treasurer .....Ottawa.  
H. Leivis, Financial Secretary .....Ottawa

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 186.  
Number of members who died during 1919, none.  
Amount paid for funeral benefits during 1919, nil.

II. Sick Benefits.

Number of members who received sick benefits, 5.  
Total amount of sick benefits paid during 1919, \$77.04.  
Number of weeks' sickness experienced during 1919, 19.  
Amount paid for medical attendance during 1919, \$324.25.  
Cash standing to credit of Fund, \$294.48.

III. Assets.

Victory Bonds .....	\$500 00
Cash on hand .....	15 75
Cash in Nova Scotia, Ottawa .....	294 48
All other .....	192 37
Total .....	<u>\$1,002 60</u>

IV. Liabilities—\$6.13.

V. Miscellaneous.

No assessments were made during 1919.  
The accounts were duly audited for 1919.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$617.20.  
Cash received during 1919 from:

Initiation fees .....	\$161 60
Dues .....	737 50
Supplies sold .....	15 90
All other sources .....	363 70
Total .....	<u>\$1,278 70</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Rent, light, heat and taxes .....	\$92 00
Managing officers' salaries .....	65 00
Printing, etc. ....	138 15
Postage, etc. ....	28 16
All other .....	176 05
<hr/>	
Total expenses of management .....	\$499 36

(b) Miscellaneous Expenditure.

Gratuities .....	201 00
Sick benefits .....	77 04
Medical attendance .....	324 25
For investments (not extended), \$500.00.	
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Total expenditure .....	\$1,101 65
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LINITZER SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto.

Organized October 5th, 1913; incorporated February 1st, 1916.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

J. Zelsman, President .....Toronto.  
L. Berman, Secretary .....Toronto.  
S. Capitofsky, Treasurer .....Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 90.  
Two members' children died during 1919, and \$15.00 funeral benefits were paid.

II. Sick Benefits.

Number of members who received sick benefits during 1919, 6.  
Total amount of sick benefits paid during 1919, \$115.00.  
Number of weeks' sickness experienced during 1919, 23.  
Amount paid for medical attendance, \$318.65.  
Amount standing to credit of Sick and Funeral Fund, \$234.33.

III. Assets.

Cash value of real estate .....	\$1,025 00
Cash in Bank of Toronto, Toronto .....	754 85
Cash in Standard Bank, Toronto .....	30 53
Total assets .....	<u>\$1,810 38</u>

IV. Liabilities

Due medical officer .....	\$63 91
Due printing .....	2 00
	<u>\$65 91</u>

V. Miscellaneous.

Assessments are made when necessary, and no assessment was made.  
The books of the Society were duly audited January 10th, 1920.  
Three books of record are kept.  
Names and addresses of auditors of accounts of 1919: D. Bresbon and Z. Zelsman, Toronto.  
No changes were made during 1919 in the Constitution and Rules in relation to benefits.  
Amount of bond of Treasurer, \$200.00.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$415.29.

Cash received during 1919 from:

Dues .....	\$960 15
Supplies sold .....	7 50
Interest and dividends .....	9 19
Donations .....	274 30
All other sources .....	106 55
<hr/>	
Total .....	\$1,357 69
<hr/>	

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Law costs .....	\$25 00
Registration fee .....	3 00
Premium guarantee .....	12 60
Travelling expenses .....	3 00
Rent, light, heat, etc. ....	57 50
Salaries .....	60 00
Printing .....	42 90
Postage .....	51 70
Interest .....	74 25
Cemetery payment .....	50 00
Other management expenses .....	69 00
<hr/>	
Expenses of management .....	\$448 95

(b) Miscellaneous Expenditure.

Fuñeral benefits .....	15 00
Sick benefits .....	115 00
Medical attendance .....	318 65
Gratuities .....	90 00
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Total .....	\$987 60
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OTTAWA THEATRICAL MECHANICAL ASSOCIATION No. 49.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Ottawa.

Organized November 3rd, 1911; incorporated April 10th, 1916.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

D. V. Graziadei, President .....Ottawa.  
F. Farmer, Vice-President .....Ottawa.  
Romeo R. Marcil, Secretary-Treasurer .....Ottawa.

I. Funeral Benefits.

Funeral benefits are undertaken with a membership of 25.  
Number of members who died during 1919, none.  
Amount of funeral benefits paid during 1919, nil.

II. Sick Benefits.

Number of members who received sick benefits during 1919, 3.  
Amount of sick benefits paid during 1919, \$35.00.  
Number of weeks' sickness experienced during 1919, 7.  
Amount paid for medical attendance during 1919, \$10.00.  
Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund  
at 31st December, 1919, \$118.74.

III. Assets.

Cash in Bank of Hochelaga, Ottawa .....	\$118 74
Total .....	<u>\$118 74</u>

IV. Liabilities—None.

V. Miscellaneous.

Assessments are made monthly.  
Twelve assessments were made during 1919.  
The books of the Society were duly audited January 17th, 1920.  
Names and addresses of the auditors for 1919 were as follows: F. Farmer, E.  
Beaucage, Ottawa.  
Amount of bond of Secretary-Treasurer, \$600.00.



**VII. Cash Receipts.**

Cash balance from 1918 (not extended), \$104.65.

Cash received during 1919 from:

Initiation fees .....	\$18 00
Dues .....	184 00
Assessments .....	7 25
All other sources .....	49 72
	<hr/>
Total .....	\$258 97
	<hr/>

**VIII. Cash Expenditure.***(a) Expenses of Management.*

Cash paid during 1919 for:

Per capita tax and levies .....	\$2 50
Law costs .....	1 00
Registration fee .....	3 00
Managing officers' salaries .....	60 00
Postage, telephones, etc. ....	25 95
Premium guarantee .....	1 50
Rent, light, heat, etc. ....	15 00
	<hr/>
Total expenses of management .....	\$108 95

*(b) Miscellaneous Expenditure.*

Per capita tax or levies .....	10 00
Sick benefits .....	35 00
Medical attendance .....	10 00
All other expenditure .....	80 93
	<hr/>
Total .....	\$244 88
	<hr/>

HAMILTON ST. STANISLAUS MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Hamilton.

Organized 5th May, 1916; incorporated 31st May, 1916.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Andrew Wybramick, President .....Hamilton.  
J. Koziol, Secretary .....Hamilton.  
Anthony Turek, Treasurer .....Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a membership of 55.  
Number of members who died during 1919, 1.  
Amount of funeral benefits paid during 1919, \$75.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits in 1919, 12.  
Amount of benefits paid in 1919, \$215.00.  
Number of weeks' sickness experienced in 1919, 43.  
Amount of cash standing to credit of fund, \$1,016.30.

III. Assets.

Cash value of bonds .....	\$500 00
Cash in Bank of Hamilton, Hamilton .....	516 30
Total assets .....	<u>\$1,016 30</u>

IV. Liabilities—None.

V. Miscellaneous.

Assessments are made monthly.  
The accounts of the Society were duly audited December 26th, 1919.  
Names and addresses of auditors for 1919: W. Holody and A. Bankowski, Hamilton.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$1,011.96.	
Cash received during 1919 from:	
Initiation fees .....	\$29 50
Assessments .....	418 50
Interest .....	27 24
All other sources .....	17 10
Total receipts .....	<u>\$492 34</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Registration fee .....	\$3 00
Rent, etc. ....	73 00
<hr/>	
Total expenses of management .....	\$76 00

(b) Miscellaneous Expenditure.

Funeral Benefits .....	75 00
Sick benefits .....	215 00
Gratuities .....	22 00
For investments (not extended), \$100.00.	
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Total expenditure .....	\$388 00
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## LOYAL ORDER OF MOOSE OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

*Head Office, Toronto, Ont.*

Incorporated 14th April, 1917.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Norman G. Heyd, Grand Dictator .....	Toronto.
J. Hodgson, Grand Vice-Dictator .....	Hamilton.
Archie Jacobs, Grand Secretary .....	Toronto.
Wm. Riddell, Treasurer .....	Toronto.

### I. Funeral Benefits.

Total membership at 31st December, 1919, 1,049.

Four members died during 1919, and \$200.00 funeral benefits were paid.

### II. Sick Benefits.

Number of members who received sick benefits in 1919, 126.

Total amount of benefits paid in respect of sick members, \$2,272.72.

Number of weeks' sickness experienced in 1919, 378.5/7.

Amount paid for medical attendance during 1919, \$265.00.

Total amount of cash standing to the credit of Sick and Funeral Benefit Funds, \$1,897.16.

### III. Assets.

Cash value of Victory Bonds .....	\$1,251 37
Cash in Royal Bank, Hamilton .....	1,064 07
Cash in Royal Bank, Toronto .....	142 06
Cash in Molson's Bank, Toronto .....	252 05
Cash in Imperial Bank, St. Thomas .....	438 98
	<hr/>
	\$3,148 53

### IV. Liabilities—None.

### V. Miscellaneous.

No assessments were made during 1919.

The books were duly audited quarterly in 1919.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$2,579.44.

Cash received during 1919 from:

Dues .....	\$3,185 33
Interest and dividends .....	121 48
<hr/>	
Total .....	\$3,306 81
<hr/>	

VIII. Cash Expenditure.

(a) Expenses of Management.

(b) Miscellaneous Expenditure.

Funeral benefits .....	\$200 00
Sick benefits .....	2,272 72
Medical attendance .....	265 00
<hr/>	
\$2,737 72	
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## TORONTO FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

*Head Office, City Hall, Toronto, Ont.*

Organized 16th June, 1891, and incorporated in Ontario, 30th June, 1893.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

R. H. Cameron, Chairman .....	Toronto.
A. W. Laver, Secretary .....	Toronto.
T. Bradshaw, Treasurer .....	Toronto.

### II. Movement in Insurance Certificates.

Number of members, December 31st, 1919, 432.

### III. and IV. Sick and Funeral Benefits.

No sick benefits or funeral benefits are undertaken.

### V. Assets.

Cash value of bonds, debentures, etc. ....	\$374,845 57
Cash in Bank of Toronto, Toronto .....	16,769 76
Interest accrued on bonds .....	26,660 85
Contributions in arrears .....	7,003 67
 Total .....	 <u>425,279 85</u>

### VI. Liabilities—\$1,356.72.

### VII. Miscellaneous.

Assessments are made semi-monthly, and are paid on the first and sixteenth days of each month.

The books were duly audited by the city auditors.

No changes were made in the by-laws during 1919.

### VIII. Cash Receipts.

Balance from 1918 (not extended), \$3,692.43.

Cash received during 1919 from:

Assessments .....	\$36,369 06
Interest .....	19,096 39
Fines .....	40 00
Donations .....	779 50
City grant .....	27,300 00
Cash received from repayments of investments (not extended), \$1,002.26.	

Total receipts .....	<u>\$83,584 95</u>
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IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Clerk hire and sundry expenses .....	\$208 50
Total expenses of management .....	\$208 50

(b) Miscellaneous Expenditure.

Life insurance claims .....	7,600 00
Pension .....	23,153 45
Retiring members .....	547 93
For investments (not extended), \$40,000.00.	
Total expenditure .....	\$31,509 88

POLISH YOUNG MEN'S HEBREW SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Organized in October, 1912; incorporated in Ontario 12th January, 1915.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

M. Kamin, President .....	Toronto.
A. Strock, Vice-President .....	Toronto.
J. Waxman, Treasurer .....	Toronto.
S. Fisher, Secretary .....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 164.  
Number of members who died during 1919, none.  
Amount of funeral benefits paid in 1919, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1919, 40.  
Amount of benefits paid in 1919, in respect of sick members, \$360.00.  
Number of weeks' sickness experienced during 1919, 40.  
Amount paid for medical attendance during 1919, \$449.80.

III. Assets.

Cash value of real estate .....	\$500 00
Cash in Royal Bank .....	665 00
Cash in Union Bank .....	200 00
<hr/>	
Total assets .....	\$1,365 00

IV. Liabilities—None.

V. Miscellaneous.

One assessment for the purpose of sick and funeral benefits was made during 1919.  
The books of record and account are: Minute Book, Cash Book and Order Book.  
The accounts of the Society were audited in December, 1919.  
Names of auditors for year ending 1919: A. Strock, S. Lefkovitz and L. Goodman, Toronto.  
During 1919 no changes were made in the Constitution and Rules in relation to sick or funeral benefits.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$862.97.

Cash received during 1919 from:

Medical fees .....	\$449 80
Dues .....	483 95
Application fees .....	4 00
Cemetery fees .....	181 50
Assessments .....	75 00
Total .....	<u>\$1,194 25</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Law costs .....	\$27 00
Registration fee .....	3 00
Managing officers' salaries and officers' and auditors' fees .....	130 00
Rent, light, heat, etc. ....	102 00
Printing .....	60 00
Postage .....	48 42
Total expenses of management .....	<u>370 42</u>

(b) Miscellaneous Expenditure.

Sick benefits .....	360 00
Medical attendance .....	449 80
Gratuities .....	12 00
Total expenditure .....	<u>\$1,192 22</u>



LOGGIA DANNUNZIO MUTUAL AID AND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Thorold, Ontario.

Incorporated in Ontario, 4th December, 1916.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

R. Grossi, President .....	Thorold.
F. Mosella, Secretary .....	Thorold.
D. Soave, Treasurer .....	Thorold.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.  
Total membership at 31st December, 1919, 40.  
No member died during 1919.  
Funeral benefits paid during 1919, nil.

II. Sick Benefits.

Number of persons who received sick benefits during 1919, 25.  
Amount paid for sick benefits, \$175.00.  
Number of weeks' sickness experienced, 28.  
Amount paid for medical attendance, \$90.00.

III. Assets.

Cash deposited in Imperial Bank, Thorold .....	\$47 00
Total assets .....	\$47 00

IV. Liabilities—None.

V. Miscellaneous.

Assessments are made once a month.  
Twelve assessments were made during 1919.  
The Society's accounts were audited for 1919.  
Four books of record are kept.  
Name and post office address of the auditor of accounts of 1919: F. Mosella, Thorold.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$200.00.

Cash received during 1919 from:

Application fees .....	\$20 00
Initiation fees .....	25 00
Degrees and cards .....	20 00
Dues .....	180 00
Supplies sold .....	28 00
Donations .....	25 00
Fines .....	5 00
All other .....	40 00
<hr/>	
Total receipts .....	\$343 00
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Charter fee .....	\$1 00
Registration fees .....	6 00
Rent, etc. ....	24 00
Supplies bought .....	140 00
Expenses of annual meeting .....	10 00
Printing, etc. ....	10 00
Travelling expenses .....	35 00
Postage .....	5 00
<hr/>	
Total expenses of management .....	\$231 00

(b) Miscellaneous Expenditure.

Sick benefits .....	175 00
Medical attendance .....	90 00
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Grand total .....	\$496 00
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ST. LUKE BENEFIT SOCIETY OF AMHERSTBURG.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Amherstburg, Ont.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

E. Crimmins, President .....Amherstburg.  
P. A. Barron, Financial Secretary .....Amherstburg.  
C. Odette, Recording Secretary .....Amherstburg.  
P. J. Reaume, Treasurer .....Amherstburg.

I. and II. Sick and Funeral Benefits.

Sick and funeral benefits are undertaken by the Society. Members, 47.  
Number of members who died in 1910; none; amount paid for funeral benefits, nil.  
Number of members who received sick benefits in 1919, 4.  
Total amount paid for sick benefits in 1919, \$43.93.  
Number of weeks' sickness experienced in 1919, 11.  
Balance to credit of fund, 31st December, 1919, \$235.01.

III. Assets.

Cash standing to credit of Sick Benefit Fund, 31st December, 1919 .....	\$235 01
Total assets .....	<u>\$235 01</u>

IV. Liabilities.—No information.

V. Miscellaneous.

The books of the Society were audited April 1st, 1920.  
Names and addresses of the auditors for 1919: A. J. Burns and J. A. Rafferty,  
Amherstburg.

VII. Cash Receipts.

Balance from 1918 (not extended), \$180.85.  
Cash received during 1919 from:

Initiation fees .....	\$8 00
Dues .....	120 25
Interest and dividends .....	6 09
Total .....	<u>\$134 34</u>



VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:	
Registration fee .....	\$3 00
Rent, etc. ....	20 00
Printing .....	2 25
Salaries .....	6 00
<hr/>	
Total expenses of management .....	\$31 25

(b) Miscellaneous Expenditure.

Sick benefits .....	43 93
All other .....	5 00
<hr/>	
Total expenditure .....	<u>\$80 18</u>

PROVINCIAL GRAND ORANGE LODGE OF ONTARIO EAST.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Belleville, Ont.

Organized 20th February, 1860, and incorporated in Ontario 22nd May, 1894.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

W. E. Tummon, Grand Master .....	Crookston, Ont.
Dr. J. W. Edwards, Deputy Grand Master .....	Cataraqui, Ont.
W. C. Reid, Grand Treasurer .....	Belleville, Ont.
F. M. Clarke, Grand Secretary .....	Belleville, Ont.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 126.  
No member died during 1919.  
Amount of funeral benefits paid in 1919, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society. Two members received sick benefits during 1919.  
Number of weeks' sickness during 1919, 8.  
Sick benefits amounting to \$24.00 were paid.  
Cash standing to credit of Sick Fund, \$545.45.

III. Assets.

Cash in Bank of Montreal, Belleville .....	\$545 45
Total assets .....	<u>\$545 45</u>

IV. Liabilities—None.

V. Miscellaneous.

Dues are collected quarterly, in advance.  
The Society's accounts were audited April 10th, 1920.  
The books of record kept are: Membership Register, Record and Cash Book.  
The name and post office address of the auditor for 1919 was as follows: J. W. Davidson, Belleville.  
Amount of bond of Secretary-Treasurer, \$1,000.00 (combined).

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$508.42.	
Cash received during 1919 from:	
Dues .....	\$116 03
Interest .....	15 00
<hr/>	
Total receipts .....	\$131 03
<hr/>	

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:	
Registration fee .....	\$3 00
Officers' salary, etc. ....	67 00
<hr/>	
Total expenses of management .....	\$70 00

(b) Miscellaneous Expenditure.

Sick benefits .....	24 00
<hr/>	
Total expenditure .....	\$94 00
<hr/>	



**TORONTO CIVIC EMPLOYEES' BENEVOLENT ASSOCIATION.**

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

*Head Office, Toronto, Ontario.*

Organized 10th March, 1890; incorporated in Ontario, 10th July, 1893.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

A. G. Stanley, President .....Toronto.  
R. W. Coulson, Secretary .....Toronto.  
M. J. Orr, Treasurer .....Toronto.

**I. Funeral Benefits.**

Funeral benefits are undertaken by the Society, with a membership of 373.  
Number of members who died during 1919, 2.  
Amount of funeral benefits paid during 1919, \$337.50.  
Cash to credit of fund at 31st December, 1919, \$2,193.20.

**II. Sick Benefits.**

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits in 1919, 97.  
Amount of benefits paid in 1919: \$944.50.  
Number of weeks' sickness experienced in 1919, 27 1-7.  
Cash to credit of fund at 31st December, 1919, \$1,441.47.

**III. Assets.**

	Grand Body.	Subordinate Bodies.
Cash value of Victory Bonds .....	.....	\$6,560 00
Cash in bank .....	\$2,193 20	1,441 47
Total assets .....	\$2,193 20	\$8,001 47

**IV. Liabilities—None.**

**V. Miscellaneous.**

The accounts of the Society were duly audited quarterly in 1919.  
Names and addresses of the auditors for the year 1918: C. J. Mitchell and R. Ivey,  
Toronto.

VIII. Cash Receipts.		
	Grand Body.	Subordinate Bodies.
Cash balance from 1918 (not extended).		
Grand Lodge, \$1,974.70; Subordinates, \$2,750.42.		
Cash received during 1919 from:		
Initiation fees .....	\$11 75	\$77 50
Dues .....	.....	1,324 60
Assessments .....	129 25	.....
Interest and dividends .....	61 50	284 29
Per capita tax and levies .....	316 00	.....
All other sources .....	.....	789 20
	<hr/>	<hr/>
Total receipts .....	\$518 50	\$2,475 59
	<hr/>	<hr/>

IX. Cash Expenditure.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1919 for:		
Registration fee .....	\$3 00	.....
Per capita tax or levies .....	.....	\$552 45
Rent, light, heat, etc. ....	4 00	83 00
Salaries, officers' and auditors' fees .....	45 00	242 70
Printing, stationery, advertising, etc. ....	.....	88 40
Postage, telegrams, etc. ....	5 00	.....
Premiums or guarantee .....	.....	15 00
All other .....	5 50	1,858 49
	<hr/>	<hr/>
Total expenses of management .....	\$62 50	\$2,840 04

(b) Miscellaneous Expenditure.

Funeral benefits .....	237 50	.....
Sick benefits .....	.....	\$944 50
	<hr/>	<hr/>
Total expenditure .....	\$300 00	\$3,784 54
	<hr/>	<hr/>

OTTAWA FIREMEN'S SUPERANNUATION AND BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Ottawa.

Organized 1st January, 1917; incorporated in Ontario, 24th February, 1917.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

J. W. Graham, Chairman .....Ottawa.  
H. C. Argue, Secretary .....Ottawa.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 101.  
Number of members who died during 1919, none.  
Amount of funeral benefits paid in 1919, nil.

II. Sick Benefits.—None.

V. Assets.

Cash value of bonds .....	\$32,889 71
Cash in Royal Bank, Ottawa .....	1,726 35
Total assets .....	<u>\$34,616 06</u>

IV. Liabilities—None.

VII. Miscellaneous.

Twenty-four assessments were made during 1919.  
The Society's accounts were duly audited April 28th, 1920.  
Name and address of auditor: E. J. O'Neill, Ottawa.  
The books kept are as follows: Cash Book, Bank Books, and Minute Book.

VIII. Cash Receipts.

Cash balance from 1918 (not extended), \$1,257.72.  
Cash received during 1919 from:

Assessments .....	\$6,355 88
Interest and dividends .....	1,297 75
Donations .....	490 00
Grant from city .....	4,000 00
Total receipts .....	<u>\$12,143 63</u>



IX. Cash Expenditure.

(a) Expenses of Management.

Registration fee .....	\$3 00
	<hr/>
	\$3 00

(b) Miscellaneous Expenditure.

Benefits to widows and orphans .....	1,000 00
Medical attendance .....	672 00
For investments (not extended), \$10,000.00.	
	<hr/>
Grand total .....	\$1,675 00
	<hr/>

## HEBREW SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE EIGHT MONTHS ENDING 31ST DECEMBER, 1919.

*Head Office, Toronto, Ont.*

Organized April 1st, 1917, and incorporated in Ontario, 8th April, 1918.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

J. Golla, President .....	Toronto.
I. Cornbloom, Secretary .....	Toronto.
M. Jacobowitz, Treasurer .....	Toronto.

### I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 95.  
 Number of members who died during 1919, none.  
 Amount of funeral benefits paid in 1919, \$20.00.

### II. Sick Benefits.

Sick benefits are undertaken by the Society.  
 Number of members who received sick benefits during 1919, 11.  
 Amount of benefits paid in 1918, in respect of sick members, \$285.00.  
 Number of weeks' sickness experienced during 1919, 57.  
 Amount paid for medical attendance during 1919, \$193.49.  
 Amount standing to credit of Fund at 31st December, 1919, \$741.03.

### III. Assets.

Real estate .....	\$900 00
Cash in Union Bank, Toronto .....	741 03
Total assets .....	<u>\$1,641 03</u>

**Liabilities—No information.**

### V. Miscellaneous.

The books of record and account are: Recording Ledger and Cash Book.  
 The accounts of the Society were audited quarterly during 1919.  
 Names and addresses of the auditors for 1919 were as follows: H. Cornbloom and F. Fox, Toronto.  
 During 1919 no changes were made in the Constitution and Rules, in relation to sick or funeral benefits.  
 Amount of bond of Treasurer, \$100.00.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$615.06.	
Cash received during 1919 from:	
Application fees .....	\$5 00
Dues .....	1,077 58
Rent .....	5 00
Interest and dividends .....	13 12
Treasurer's Bond .....	100 00
Repayment of loan (not extended), \$190.00.	
Total .....	<u>\$1,200 70</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:	
Law costs .....	\$17 00
Rent, etc. ....	44 00
Registration fee .....	3 00
Printing, etc. ....	50 10
Postage, etc. ....	27 88
Salaries .....	26 00
Other expenses .....	57 50
Total expenses of management .....	<u>\$225 48</u>

(b) Miscellaneous Expenditure.

Funeral benefits (children) .....	20 00
Sick benefits .....	285 00
Medical attendance .....	193 49
Gratuities .....	122 90
For investments (not extended), \$417.86.	
Total expenditure .....	<u>\$846 87</u>



BRUNNER MOND MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Amherstburg, Ontario.

Incorporated in Ontario, June 6th, 1918.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

- J. C. Garrels, President .....Amherstburg.
- T. G. Barrington, Vice-President .....Amherstburg.
- H. M. Stancliff, Secretary-Treasurer .....Amherstburg.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 372.  
Number of members who died during 1919, 1.  
Amount of funeral benefits paid in 1919, \$100.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1919, 44.  
Amount of benefits paid in 1919, in respect of sick members, \$522.74.  
Number of weeks' sickness experienced during 1919, 131.  
Amount paid for medical attendance during 1919, \$879.72.  
Amount standing to credit of fund at 31st December, 1919, \$3,467.33.

III. Assets.

Cash value of mortgages .....	\$2,500 00
Cash in Imperial Bank, Amherstburg .....	3,105 18
Cash on hand .....	362 15
All other .....	196 95
Total assets .....	<u>\$6,164 28</u>

IV. Liabilities.—\$46.47.

V. Miscellaneous.

The books of record and account are: Journal, Ledger and Cash Book.  
The accounts of the Society were audited 31st December, 1919.  
Names and addresses of the auditors for 1919 were as follows: P. G. French and W. W. Eccles, Amherstburg.  
During 1919 no changes were made in the Constitution and Rules, in relation to sick or funeral benefits.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$4,297.75.

Cash received during 1919 from:

Initiation fees .....	\$550 00
Dues .....	2,884 23
Interest .....	149 01
All other sources .....	50
	<hr/>
Total .....	\$3,583 74
	<hr/>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Registration fee .....	\$3 00
Supplies bought .....	7 90
Printing .....	13 33
	<hr/>
Total expenses of management .....	\$24 23

(b) Miscellaneous Expenditure.

Funeral benefits .....	100 00
Sick benefits .....	522 74
Medical attendance and hospital .....	879 72
Expenditure other than foregoing .....	387 47
	<hr/>
Total expenditure .....	\$1,914 16
	<hr/>

H. A. MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto.

Incorporated in Ontario, 15th June, 1918.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

John T. West, President .....Toronto.  
J. D. Hoy, Vice-President .....Toronto.  
G. Bartholomew, Secretary-Treasurer .....Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 1,468.  
Number of members who died during 1919, 2.  
Amount of funeral benefits paid in 1919, \$175.25.

II. Sick Benefits.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1919, 424.  
Amount of benefits paid in 1918, in respect of sick members, \$4,630.95.  
Number of weeks' sickness experienced during 1919, 820.  
Amount paid for medical attendance during 1919, \$3,054.00.  
Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1919, \$1,144.24.

V. Assets.

Cash in Royal Bank, Toronto ..... \$1,144 24

VI. Liabilities—Nil.

VII. Miscellaneous.

The Society's accounts were duly audited for 1919 in June, 1919, and February, 1920.  
Names and addresses of auditors: N. Sinclair and J. C. Rowan, Toronto.  
Books of record kept by the Society are: Cash Book, Ledger, and Minute Book.  
Amount of bond of Secretary-Treasurer, \$1,000.00.

VIII. Cash Receipts.

Cash balance from 1918 (not extended), nil.  
Cash received during 1919 from:

Assessments .....	\$9,363 85
Supplies sold .....	14 50
All other sources .....	537 00
Total receipts .....	<u>\$9,915 35</u>



IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:	
Law costs .....	\$1 00
Registration fee .....	10 00
Supplies bought .....	536 69
Managing officers' salaries, etc. ....	256 00
Postage .....	12 65
Guarantee premiums .....	5 00
Overdraft .....	89 57
Total expenses of management .....	\$910 91

(b) Miscellaneous Expenditure.

Funeral benefits .....	175 25
Sick benefits .....	4,630 95
Medical attendance .....	3,054 00
Grand total .....	<u>\$8,771 11</u>

CONSUMERS' GAS COMPANY'S EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Organized 26th June, 1918; incorporated in Ontario, July 4th, 1918.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Wm. Forbes, President .....Toronto.  
Wm. Arnot, Vice-President .....Toronto.  
Chris. J. Kennedy, Secretary .....Todmorden.  
Alfred Johnson, Treasurer .....Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 510.  
Number of members who died during 1919, 5.  
Amount of funeral benefits paid during 1919, \$776.00.  
Cash to credit of fund at 31st December, 1919, \$339.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits in 1919, 63.  
Amount of benefits paid during 1919, \$1,865.73.  
Number of weeks' sickness experienced in 1919, 373.  
Medical attendance, \$1,031.56.  
Cash to credit of Sick Benefit Fund, \$345.74.

III. Assets.

Cash in Dominion Bank, Toronto .....	\$684 74
Total assets .....	<u>\$684 74</u>

IV. Liabilities—None.

V. Miscellaneous.

Six assessments and eleven special assessments were made during 1919.  
The accounts of the Society were duly audited September 30th and December 31st, 1919.  
Names and addresses of the auditors for the year 1919: W. B. Moss and D. Sloane, Toronto.  
The books kept are as follows: Cash Book, Day Book and Ledger.  
No changes were made in the Constitution during 1919.  
Amount of bond of treasurer, \$1,000.00.

VII. Cash Receipts.

Cash balance (not extended), \$562.99.	
Cash received during 1919 from:	
Assessments and dues .....	\$3,949 30
Interest and dividends .....	6 74
	<hr/>
Total receipts .....	\$3,956 04
	<hr/>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:	
Law costs .....	\$10 00
Expenses of annual meeting .....	2 00
Registration fee .....	3 00
Salaries .....	70 00
Premium for guarantee of lodge officers .....	5 00
Printing, etc. ....	39 00
Postage, etc. ....	10 00
All other .....	22 00
	<hr/>
Total expenses of management .....	\$161 00

(b) Miscellaneous Expenditure.

Funeral benefits .....	776 00
Sick benefits .....	1,865 73
Medical attendance .....	1,031 56
	<hr/>
Total expenditure .....	\$3,834 29
	<hr/>



**CANADA CYCLE AND MOTOR CO., LIMITED, EMPLOYEES' MUTUAL BENEFIT  
SOCIETY.**

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

*Head Office, Weston, Ont.*

Organized July 15th, 1918; incorporated in Ontario, August 20th, 1918.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

L. S. Bryson, President .....	Toronto.
J. H. Brum, Vice-President .....	Toronto.
P. Knight, Secretary-Treasurer .....	Weston.

**I. Funeral Benefits.**

Funeral benefits are undertaken by the Society, with a total membership of 348.  
Number of members of the Society who died during 1919, 1.  
One member's wife died and \$30.00 funeral benefits were paid.

**II. Sick Benefits.**

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1919, 96.  
Amount paid for sick benefits during 1919, \$995.88.  
Number of weeks' sickness experienced during 1919, 210 3-7.  
Amount paid for medical attendance during 1919, \$694.14.

**III. Assets.**

Cash on hand .....	\$4 29
Cash in Bank of Montreal, Weston .....	689 85
Total .....	<u>\$694 14</u>

**IV. Liabilities.—\$45.00.**

**V. Miscellaneous.**

Twenty-six assessments were made during 1919.  
The Society's accounts were duly audited January and August, 1919.  
The books of record or account kept are: Minute, Cash Order on Treasurer.  
Certain changes were made in 1919 in the Constitution and Rules of the Society in relation to benefits.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$352.49.

Cash received during 1919 from:

Assessments .....	\$2,112 75
Interest .....	9 63
Donations .....	110 00
	<hr/>
Total receipts .....	\$2,232 38
	<hr/>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919:

Law costs .....	\$2 50
Registration fee .....	3 00
Expenses of annual meeting .....	245 78
Supplies bought .....	4 40
Salaries .....	160 00
Printing, stationery and advertising .....	14 25
Postage .....	2 00
	<hr/>
Total expenses of management .....	\$431 93

(b) Miscellaneous Expenditure.

Funeral benefits .....	30 00
Sick benefits .....	995 88
Medical attendance .....	432 92
	<hr/>
Total expenditure .....	\$1,890 73
	<hr/>

SONS OF JACOB BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Organized 5th August, 1918; incorporated in Ontario, August 7th, 1918.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

E. Palter, Chairman .....Toronto.  
M. Lukofsky, Treasurer .....Toronto.  
M. Zimmerman, Secretary .....Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.  
Total membership at 31st December, 1919, 160.  
No member died during 1919.  
Amount of funeral benefits during 1919, \$4.00 for member's father.  
Total amount standing to credit of fund at 31st December, 1919, \$503.77.

II. Sick Benefits.

Number of members who received sick benefits, 1919, 6.  
Total amount paid in respect of sick members in 1919, \$177.00.  
Number of weeks' sickness experienced in 1919, 29½.  
Total amount standing to credit of fund at 31st December, 1919, \$794.65.

III. Assets.

Cash value of real estate .....	\$2,068 00
Cash value of bonds, etc. ....	700 00
Cash in Imperial Bank .....	1,298 42
All other .....	62 00
Total assets .....	<u>\$4,128 42</u>

IV. Liabilities—\$810.00.

V. Miscellaneous.

Assessments are made once a year.  
Society's books were duly audited quarterly during 1919.  
No assessments were made in 1919.  
The books of record are: Cash Book, Day Book and Ledger.  
Names and addresses of auditors for 1919 were as follows: M. Finkelstein and P. Levy, Toronto.  
Amount of bond of Secretary, \$100.00.  
Amount of bond of Treasurer, \$200.00.



**VII. Cash Receipts.**

Cash balance from 1918 (not extended), \$568.08.

Cash received during 1919 from:

Application fees .....	\$82 00
Initiation fees .....	253 50
Dues .....	1,722 74
Supplies sold .....	50
Donations .....	37 25
Burial Ground Fund .....	400 00
Concert .....	950 56
All other .....	181 60
<b>Total</b> .....	<b>\$3,628 15</b>

**VIII. Cash Expenditure.***(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee .....	\$3 00
Supplies bought .....	13 50
Rent, light, heat and taxes .....	94 50
Managing officers' salaries .....	26 34
Printing, stationery and advertising .....	135 59
Other expenses .....	150 24
<b>Total expenses of management</b> .....	<b>\$423 17</b>

*(b) Miscellaneous Expenditure.*

Payment for burial ground .....	560 00
Funeral benefits .....	4 00
Sick benefits .....	177 00
Medical attendance .....	353 64
Gratuities .....	110 00
Donation .....	170 00
For investments (not extended), \$1,100.00.	

<b>Total</b> .....	<b>\$1,797 81</b>
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ORANGE YOUNG BRITON LODGE, No. 33.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Orange Hall, Ottawa.

Organized 6th March, 1873 and incorporated in Ontario, 6th November, 1895.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

W. E. Gobey, Worshipful Master .....Ottawa.  
A. Mason, Deputy Master .....Ottawa.  
J. M. Farmer, Recording Secretary .....Hurdman's Bridge.  
E. G. Pepper, Treasurer .....Ottawa.

I. Funeral Benefits—None.

II. Sick Benefits.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1919, 4.  
Amount paid for sick benefits during 1919, \$72.00.  
Number of weeks' sickness experienced during 1919, 24.  
Amount standing to credit of sick benefit fund, \$602.45.

III. Assets.

Cash deposited in Bank of Nova Scotia, Ottawa .....	\$302 45
Victory Bonds .....	300 00
Total assets .....	<u>\$602 45</u>

IV. Liabilities—None.

V. Miscellaneous.

The Society's accounts were audited February 20th, 1920.  
The books of record are: Minute Book and Secretary's and Treasurer's Books.  
Names and addresses of the auditors for 1919: S. Crooks and G. Evans, Ottawa.  
No changes were made during 1919 in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$253.42.	
Cash received during 1919 from:	
Dues .....	\$100 80
Dividends .....	16 50
Interest .....	3 73
Total receipts .....	<u>\$121 03</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

(b) Miscellaneous Expenditure.

Sick benefits .....	\$72 00
	<hr/>
Total expenditure .....	\$72 00
	<hr/>



STASZOWER BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Organized March, 1918; incorporated April 8th, 1918.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

- A. Stein, President .....Toronto.
- H. Kelerman, Vice-President .....Toronto.
- W. Applebaum, Secretary .....Toronto.
- S. Solnick, Treasurer .....Toronto.

I. Funeral Benefits.

Total membership at 31st December, 1919, 65.  
Number of members who died during 1919, 1.  
Amount of funeral benefits paid in 1919 in respect of deceased members, \$46.00.  
Total amount standing to the credit of the fund at 31st December, 1919, \$150.00.

II. Sick Benefits.

Number of members who received sick benefits in 1919, 1.  
Amount of benefits paid in 1919 in respect of sick member, \$60.00.  
Number of weeks' sickness experienced in 1919, 10.  
Amount paid for medical attendance in 1919, \$185.00.  
Total amount standing to the credit of the fund at 31st December, 1919, \$223.19.

III. Assets.

Cash in Dominion Bank, Toronto ..... \$843 65

IV. Liabilities—\$86.25.

V. Miscellaneous.

Assessments are made when necessary.  
One assessment was made during 1919.  
The books of the Society were audited January 17th, 1920.  
Names and addresses of auditors for 1919: H. Shidlowsky and S. Sanenberg,  
Toronto.  
Books kept by the Society: Day Book, Cash Book, Ledger and Recording Books.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$468.92.  
Cash received during 1919 from:

Dues .....	\$609 84
Assessments .....	85 00
Donations .....	470 52
<hr/>	
Total receipts .....	\$1,165 36
<hr/>	

VIII. Cash Expenditure.

(a) Expenses of Management.

Law costs .....	\$40 00
Registration fee .....	3 00
Managing officers' salaries .....	62 50
Printing and postage, etc. ....	45 48
Other management expenses .....	9 15
<hr/>	
Total expenses .....	\$160 13

(b) Miscellaneous Expenditure.

Funeral benefits .....	46 00
Sick benefits .....	60 00
Medical attendance .....	185 00
Donations .....	339 50
<hr/>	
Total .....	\$790 63
<hr/>	

STAR OF ITALY MUTUAL AID AND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Niagara Falls, Ont.

Incorporated in Ontario, 27th September, 1918.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Andrea Pesce, President .....Niagara Falls.  
L. Regante, Secretary .....Niagara Falls.  
R. D'Amato, Treasurer .....Niagara Falls.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.  
Total membership at 31st December, 1919, 60.  
No member died during 1919.  
Funeral benefits paid during 1919, nil.

II. Sick Benefits.

Number of persons who received sick benefits during 1919, 4.  
Amount paid for sick benefits, \$29.32.  
Number of weeks' sickness experienced, 5 6-7.  
Amount paid for medical attendance, \$82.50.  
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1919, \$932.92.

III. Assets.

Cash deposited in bank .....	\$932 92
Total assets .....	<u>\$932 92</u>

IV. Liabilities—None.

V. Miscellaneous.

Assessments are monthly.  
The Society's accounts were audited quarterly during 1919.  
The books of record kept are as follows: Cash Book, Minute Book, Treasurer's Certificate Book, etc.  
Names and post office addresses of the auditors of accounts of 1919: Rev. J. Zazzo, F. Tiberio and A. Saccomonno, Niagara Falls.  
No changes were made in regard to sick benefits during 1919.



VII. Cash Receipts.

Cash balance from 1918 (not extended), \$856.01.	
Cash received during 1919 from:	
Dues .....	\$258 98
<hr/>	
Total receipts .....	\$258 98
<hr/>	

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:	
Registration fee .....	\$3 25
Supplies bought .....	39 00
Rent, etc. ....	18 00
Postage, etc. ....	2 00
Other expenses .....	8 00
<hr/>	
Total expenses of management .....	\$70 25

(b) Miscellaneous Expenditure.

Sick benefits .....	\$29 32
Medical attendance .....	82 50
<hr/>	
Grand total .....	\$182 07
<hr/>	

SOCIETA DI MUTUO SOCCORSO RACALMUTESE.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Hamilton, Ontario.

Organized 1st April, 1918; incorporated 2nd January, 1919.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Nicolo Rizzo, President .....Hamilton.  
Carmelo Borsellino, Secretary .....Hamilton.  
Salvatore Sciner, Treasurer .....Hamilton.

I. Funeral Benefits.

Total membership of the Society at 31st December, 1919, 83.  
No member died and no funeral benefits were paid.

II. Sick Benefits.

Number of members who received sick benefits in 1919, 8.  
Total amount of benefits paid in 1919 in respect of sick members, \$42.00.  
Number of weeks' sickness experienced in 1919, 8.  
Amount paid for medical attendance during 1919, \$100.00.

III. Assets.

Cash in Bank of Hamilton, Hamilton ..... \$508 00

IV. Liabilities.—None.

V. Miscellaneous.

No assessments were made during 1919.  
The books of the Society were audited for 1919 on 1st January, 1920.  
Name and address of the auditor for 1919: C. Salvatore, Hamilton.  
Books kept by the Society: Cash Book, Ledger and Minute Book.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$292.00.  
Cash received during 1919 from:  
Dues ..... \$576 00  
Total receipts ..... \$576 00

VIII. Cash Expenditure.

(a) Expenses of Management.

Registration fee .....	\$3 00
Expenses of Annual Meeting .....	8 00
Supplies bought .....	175 00
Rent, light, heat and taxes .....	32 00
Printing, etc. ....	5 00
<hr/>	
Total expenses of management .....	\$223 00

(b) Miscellaneous Expenditure.

Sick benefits .....	42 00
Medical attendance .....	100 00
<hr/>	
Total .....	\$365 00
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WILLIAM ROGERS MANUFACTURING COMPANY WELFARE SOCIETY.

ANNUAL STATEMENT FOR THE NINE MONTHS ENDING 31ST DECEMBER, 1919.

Head Office, Niagara Falls, Ontario.

Organized February, 1919; incorporated April 7th, 1919.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

R. P. Ranton, President .....Niagara Falls.  
M. G. Hess, Secretary .....Niagara Falls.  
J. L. Vanstone, Treasurer .....Niagara Falls.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society. The membership of which at 31st December, 1919, was 79.

No members died during 1919.

Total amount of funeral benefits paid during 1919, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1919, 7.

Number of weeks' sickness experienced during 1919, 23.

Amount paid for sick benefits during 1919, \$135.30.

Total cash standing to credit of Sick Benefit Fund at 31st December, 1919, \$361.00.

III. Assets.

Total cash standing to credit of Sick Benefit Fund at 31st December, 1919, \$361.00

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly

Ten such assessments were made during 1919.

The books of the Society were duly audited in 1919 on January 14th, 1920.

Name and address of auditor for 1919: P. M. Dennis, Stamford, Ont.

The books kept by the Society are Minute Book, Journal and Cash Book.

Amount of bond of treasurer, \$500.00.

VII. Cash Receipts.

Cash balance from 1918 (not extended), nil.

Cash received during 1919 from

Dues .....	\$393 50
Donations .....	127 50
Total .....	\$521 00

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:	
Registration fees and incorporation .....	\$7 00
Printing, etc. ....	11 00
Premium for guarantee .....	5 00
All other .....	1 70
<hr/>	
Total management expenses .....	\$24 70

(b) Miscellaneous Expenditure.

Sick benefits .....	\$135 30
<hr/>	
Total expenditure .....	\$160 00
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AMERICAN WATCH CASE COMPANY'S EMPLOYEES' MUTUAL WELFARE  
ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Organized April, 1919; incorporated 23rd April, 1919.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

P. H. Randall, President .....Toronto.  
H. McGowan, Vice-President and Secretary, pro tem .....Toronto.  
J. McKnight, Treasurer .....Toronto.

I. Funeral Benefits.

Total membership of Society at 31st December, 1919, 150.  
No member died and no funeral benefits were paid.

II. Sick Benefits.

Number of members who received sick benefits in 1919, 24.  
Amount of benefits paid in 1919 in respect of sick members, \$532.55.  
Number of weeks' sickness experienced during 1919, 68 1-6.  
Total amount of cash standing to credit of fund at 31st December, 1919, \$500.65.

III. Assets.

Cash on hand .....	\$3 25
Cash in Imperial Bank, Toronto .....	497 40
Total assets .....	<u>\$500 65</u>

IV. Liabilities—None.

V. Miscellaneous.

Ten assessments were made during 1919.  
The books of the Society were audited January 28th, 1920.  
Names and addresses of the auditors for 1919: Geo. Nicholson and A. E. Farthing.  
Toronto.  
Books kept by the Society: Minute, Due and Cash Book, Members' Register.

VII. Cash Receipts.

Cash balance from 1918 (not extended), nil.	
Cash received during 1919 from:	
Application fees .....	\$174 00
Dues .....	692 70
Donations .....	200 00
Total receipts .....	<u>\$1,066 70</u>



VIII. Cash Expenditure.

(a) Expenses of Management.

Charter fees .....	\$1 00
Registration fee .....	6 00
Supplies bought .....	11 75
Printing, etc. ....	12 75
Postage, etc. ....	2 00
<hr/>	
Total expenses of management .....	\$33 50

(b) Miscellaneous Expenditure.

Sick benefits .....	\$532 55
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Grand total .....	\$566 05
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ITALO CANADESE BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE SEVEN MONTHS ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Organized April 7th, and incorporated in Ontario June 18th, 1919.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

V. Muto, President .....Toronto.  
R. V. Glionna, Treasurer .....Toronto.  
G. Bagnato, Secretary .....Toronto.

I. Funeral Benefits.—None.

Total membership of Society at 31st December, 1919, 110.  
No member died during 1919 and no funeral benefits were paid.  
Total cash standing to credit of Funeral Fund, none.

II. Sick Benefits.

Number of members who received sick benefits in 1919, 7.  
Amount of benefits paid in 1919 in respect of sick members, \$68.60.  
Number of weeks' sickness experienced in 1919, 71.  
Amount paid for medical attendance during 1919, \$144.00.  
Total amount of cash standing to credit of fund at 31st December, 1919, \$843.51.

III. Assets.

Cash in Bank of Toronto, Toronto .....	\$843 51
Total assets .....	<u>\$843 51</u>

IV. Liabilities—None.

V. Miscellaneous.

Three assessments were made during 1919.  
The Society's accounts were audited January 7th, 1920.  
Names and addresses of the auditors for 1919: F. Nopolitano and M. Mizzori, Toronto.  
No changes were made during 1919 in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$743.26.

Cash received during 1919 from:

Application fees .....	\$42 00
Dues .....	767 75
Supplies sold .....	70 45
Interest and dividends .....	13 85
<hr/>	
Total receipts .....	\$894 05
<hr/>	

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Registration fee .....	\$3 00
Supplies bought .....	430 00
Officers' salaries .....	50 00
Printing .....	21 75
Postage .....	16 10
Travelling expenses .....	24 50
All other .....	10 85
<hr/>	
Total expenses of management .....	\$556 20

(b) Miscellaneous Expenditure.

Sick benefits .....	68 60
Medical attendance .....	144 00
All other .....	25 00
<hr/>	
Total expenditure .....	\$793 80
<hr/>	



## ONEIDA COMMUNITY, LIMITED, EMPLOYEES' RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

*Head Office, Niagara Falls.*

Incorporated in Ontario, 23rd June, 1919.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Wm. Dart, President .....	Niagara Falls.
W. Sears, Treasurer .....	Niagara Falls.
Miss M. Smith, Secretary .....	Niagara Falls.

### I. Funeral Benefits.

The Society undertakes funeral benefits.

The membership at 31st December, 1919, was 238.

Total amount paid for funeral benefits, nil.

### II. Sick Benefits.

The Society undertakes sick benefits.

Number of members who received sick benefits in 1919, 14.

Total amount of sick benefits paid in 1919, \$195.00.

Number of weeks' sickness experienced in 1919, 37 5-7.

Amount of cash standing to credit of fund at 31st December, 1919, \$421.98.

### III. Assets.

Cash on hand .....	\$133 80
Cash on deposit in Royal Bank, Niagara Falls .....	288 18
Total assets .....	<u>\$421 98</u>

### IV. Liabilities—None.

### V. Miscellaneous.

Seven assessments were made during 1919.

The books of the Society were duly audited December for 1919.

Names and addresses of the auditors: Miss T. Marr and W. J. Payne, Niagara Falls, N.Y.

No changes were made during 1919 in the organization or management, or in the Constitution or Rules in relation to benefits.

Books of account kept by Society: Minute Book and Bank Book.

VII. Cash Receipts.

Cash balance from 1918 (not extended), nil.	
Cash received during 1919 from	
Dues .....	\$449 80
Donations .....	224 80
Total receipts .....	<u>\$674 60</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:	
Charter fee .....	\$1 00
Registration fee .....	3 00
Law costs .....	7 00
Printing, etc. ....	41 52
Postage .....	0 10
Premium <i>re</i> guarantee .....	5 00
Total expenses of management .....	<u>\$57 62</u>

(b) Miscellaneous Expenditure.

Sick benefits .....	195 00
Total expenditure .....	<u>\$252 62</u>

## JUDEAN BENEVOLENT AND FRIENDLY SOCIETY.

ANNUAL STATEMENT FOR THE SIX MONTHS ENDING 31ST DECEMBER, 1919.

*Head Office, Ottawa, Ont.*

Incorporated in Ontario, 25th June, 1919.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

A. J. Daneygar, President .....	Toronto.
I. Hornick, Secretary .....	Toronto.
E. Godfrey, Treasurer .....	Toronto.

### I. Funeral Benefits.

Sick and funeral benefits are undertaken by the Society. Members, 175.

Number of members who died in 1919, none; amount paid for funeral benefits, nil.

### II. Sick Benefits.

Number of members who received sick benefits, 5.

Total amount paid in 1919 in respect of sick members, \$203.00.

Number of weeks' sickness experienced in 1919, 37.

Amount paid for medical attendance during 1919, \$145.70.

Total amount of cash standing to credit of fund at 31st December, 1919, \$576.89.

### III. Assets.

Cash in Standard Bank, Toronto .....	\$943 25
Total assets .....	<u>\$943 25</u>

### IV. Liabilities—No information.

### V. Miscellaneous.

The books and accounts of the Society were duly audited July, 1919, and February, 1920.

The names and addresses of the auditors were as follows: B. Isaac and H. Berman, Toronto.

Amount of bond of secretary, \$500.00.

Amount of bond of treasurer, \$500.00.



VII. Cash Receipts.

Balance from 1918 (not extended), \$805.28.  
Cash received during 1919 from:

	Grand Body.	Subordinate Bodies.
Application fees .....	\$17 00	.....
Initiation fees .....	24 50	.....
Dues .....	821 95	\$156 30
Loan from Reserve Fund .....	150 00	.....
Loan from B. G. ....	42 00	.....
Relief dues .....	63 87	.....
Degrees and cards .....	.....	8 30
Burial ground dues .....	30 00	.....
Supplies sold .....	64 53	.....
Transferred, Hospital Fund .....	57 57	.....
Interest and diivdends .....	2 19	.....
Transferred, Shiva F. to S. & F. ....	124 49	.....
Total receipts .....	\$1,398 10	\$164 60

VIII. Cash Expenditure.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Law costs .....	\$15 00	.....
Registration fee and corporation .....	4 00	.....
Hospital maintainence .....	72 50	.....
Supplies bought .....	278 39	\$42 54
Rent, light, heat and taxes .....	41 50	26 00
Managing officers' salaries .....	62 00	.....
Clerk hire .....	3 00	.....
Printing, stationery and advertising .....	10 50	.....
Postage, telephones, etc. ....	8 98	4 45
All other .....	3 52	.....
Total expenses of management .....	\$499 39	\$72 99

(b) Miscellaneous Expenditure.

	Grand Body.	Subordinate Bodies.
Specialist .....	38 80	.....
Sick benefits .....	203 00	.....
Shiva .....	8 00	.....
Medical attendance .....	94 90	42 80
Hospital treatment .....	56 25	.....
All other .....	408 60	.....
Grand totals .....	\$1,308 94	\$115 79

SONS OF ABRAHAM BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE SIX MONTHS ENDING 31ST DECEMBER, 1919.

Organized April 15th, 1919, and incorporated in Ontario July 1st, 1919.

Head Office, Hamilton.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

A. Soise, President .....	Hamilton.
S. Taylor, Vice-President .....	Hamilton.
P. Reiter, Secretary .....	Hamilton.
A. Kornreich, Treasurer .....	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 75.  
Funeral benefits paid in 1919, \$16.00.

II. Sick Benefits.

III. Assets.

Cash in Imperial Bank, Toronto .....	\$379 88
Total assets .....	<u>\$379 88</u>

IV. Liabilities—None.

V. Miscellaneous.

Assessments are made semi-annually.  
The Society's accounts were audited January 7th, 1920.  
The books of record kept are a Cash Book, Minute Book, Ledger and Abstract.  
Names and addresses of the auditors for 1919: S. Taylor and S. Chernitsky, Hamilton.  
No changes were made in the Constitution and By-laws during 1918.  
Amount of bond of Treasurer, \$300.00.  
Amount of bond of Secretary, \$100.00.

VII. Cash Receipts.

Cash balance from 1918 (not extended), nil.	
Cash received during 1919 from:	
Application and initiation fees .....	\$234 00
Dues .....	245 20
Total receipts .....	<u>\$479 20</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Registration fee and incorporation .....	\$4 00
Commission and organization .....	22 80
Printing, etc. ....	28 00
Rent, light, heat, etc. ....	10 00
Postage, etc. ....	18 52
	<hr/>
Total expenses of management .....	\$83 32

(b) Miscellaneous Expenditure.

Funeral benefits .....	\$16 00
	<hr/>
Total expenditure .....	\$99 32
	<hr/>



INDEPENDENT HEBREW BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE FIVE MONTHS ENDING 31ST DECEMBER, 1919.

Head Office, Ottawa, Ont.

Organized January 19th, 1919; incorporated August 2nd, 1919.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

M. Adelstein, President .....	Ottawa.
D. Epstein, Vice-President .....	Ottawa.
N. T. Newman, Secretary .....	Ottawa.
S. Epstein, Treasurer .....	Ottawa.

I. Funeral Benefits.

Total membership of Society at 31st December, 1919, 93.  
No member dies and no funeral benefits were paid.

II. Sick Benefits.

No sick benefits were paid during 1919.  
Amount paid for medical attendance during 1919, \$265.75.

III. Assets.

Cash in Bank of Nova Scotia, Ottawa .....	534 78
All other assets .....	13 00
Total assets .....	<u>\$547 78</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are payable monthly.  
The books of the Society were audited for 1919 on the 31st December, 1919.  
Name and address of auditor for 1919: P. Applebaum, Ottawa.  
The books kept by the Society are: Ledger, Dues, Entry, Cash, etc.  
Amount of bond of Treasurer, \$500.00.

VII. Cash Receipts.

Cash balance from 1918, nil.

Cash received during 1919 from:

Initiation fees .....	\$68 00
Dues .....	344 50
Premiums for guarantee of lodge officer .....	2 56
Donations .....	97 00
Other receipts .....	60 56
Cash received from repayment of loan (not extended), \$601.50.	

Total receipts .....	<u>\$572 62</u>
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VIII. Cash Expenditure.

(a) *Expenses of Management.*

Charter fees .....	\$103 00
Commissioner and organization expenses .....	25 00
Expenses of annual meeting .....	42 42
Supplies bought .....	13 00
Rent, light, heat and taxes .....	67 20
Officers' salaries .....	10 42
Printing, stationery and advertising .....	110 36
Postage, telephones, etc. ....	39 17
Medical attendance .....	265 75

<u>\$676 32</u>
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**TORONTO CARPET AND BARRYMORE CLOTH MUTUAL BENEFIT SOCIETY.**

ANNUAL STATEMENT FOR THE FOUR MONTHS ENDING 31ST DECEMBER, 1919.

*Head Office, Toronto, Ont.*

Organized 1st April, 1919; incorporated September 18th, 1919.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Robert Harding, President .....Toronto.  
Harry Hargreaves, Vice-President .....Toronto.  
C. S. Newton, Secretary .....Toronto.  
Peter Fraser, Treasurer .....Toronto.

**I. Funeral Benefits.**

Total membership of the Society at 31st December, 1919, 557.  
One member of the Society died during 1919.  
Total amount of funeral benefits paid during 1919, \$200.00.

**II. Sick Benefits.**

Number of members who received sick benefits in 1919, 69.  
Amount of benefits paid in 1919 in respect of sick members, \$2,364.00.  
Number of weeks' sickness experienced in 1919, 394.  
Total amount of cash standing to credit of fund at 31st December, 1919, \$248.02.

**III. Assets.**

Cash value of bonds .....	\$2,000 00
Cash in Bank of Montreal, Toronto .....	248 02
Total assets .....	<u>\$2,248 02</u>

**IV. Liabilities—None.**

**V. Miscellaneous.**

Assessments are made monthly.  
Nine assessments were made during 1919.  
The books of the Society were audited December 18th, 1919.  
Names and addresses of the auditors for 1919: J. W. Priestley and A. W. Denton,  
Toronto.



VII. Cash Receipts.

Dues .....	\$2,291 32
Interest and dividends .....	120 70
Donation .....	200 00
	<hr/>
Total receipts .....	\$2,612 02
	<hr/>

VIII. Cash Expenditure.

(a) Expenses of Management.

Registration fee .....	\$6 00
	<hr/>

TORONTO HEARTS OF OAK MEDICAL AGENCY.

ANNUAL STATEMENT FOR THE TWO MONTHS ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Incorporated in Ontario 7th November, 1919.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

John W. Offer, President .....Toronto.  
Henry O. Smith, Treasurer .....Toronto.  
Francis C. Babbage, Secretary .....Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.  
Total membership at 31st December, 1919, 94.  
No funeral benefits were paid during 1919.

II. Sick Benefits.—None.

III. Assets.

Cash on hand .....	\$18 45
Cash in Dominion Bank, Toronto .....	282 81
Total assets .....	<u>\$301 26</u>

IV. Liabilities—None.

V. Miscellaneous.

No assessments were made during 1919.  
The books of the Society were duly audited for 1919 on the 22nd day of December, 1919.  
Names and post office address of the auditors for 1919: D. Fitzpatrick and A. T. Chapman, Toronto.  
Books of record kept by the Society: Income and Expenditure Book and Contribution Book.  
No changes were made during 1919 in the Constitution of the Society.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$276.52.	
Cash received during 1919 from:	
Initiation fees .....	\$4 00
Assessments .....	316 20
Interest and dividends .....	5 90
Donations .....	45 49
Total receipts .....	<u>\$371 59</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Registration fee and incorporation fee .....	\$4 00
Law costs .....	3 00
Travelling expenses .....	25
Rent, light, heat and taxes .....	12 00
Managing officers' salaries .....	20 00
Printing, stationery and advertising .....	6 65
Postage, telephone, etc. ....	32 00
All other expenses .....	78 95
<hr/>	
Total expenses of management .....	\$156 85

(b) Miscellaneous Expenditure.

Medical attendance .....	,175 00
Gratuities .....	15 00
<hr/>	
Grand totals .....	\$346 85
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BERDITCHEVER BROTHER LOVE SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto

Organized July 25th, 1915; incorporated 23rd May, 1916.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

D. Rockstein, President .....	Toronto.
S. Halperin, Secretary .....	Toronto.
J. Hurowitz, Treasurer .....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a membership of 146.  
Number of members who died during 1919, none.  
Amount of funeral benefits paid during 1919, \$213.00.

II. Sick Benefits.

Number of members who received sick benefits during 1919, 8.  
Amount of sick benefits during 1919, \$293.25.  
Number of weeks' sickness experienced during 1919, 28.  
Amount paid for medical attendance during 1919, \$495.35.  
Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1919, \$1,679.41.

III. Assets.

Cash value of real estate .....	\$1,310 00
Cash in Dominion Bank .....	\$1,679 41
	<hr/>
	\$2,989 41

IV. Liabilities—No information.

V. Miscellaneous.

Assessments are made when necessary.  
The books were audited quarterly during 1919.  
Amount of bond of Treasurer, \$100.00.  
Names and addresses of the auditors for 1919: J. Levitt and J. Resansdry.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$1,364.05.  
Cash received during 1919 from:

Per capita .....	\$267 25
Application fees .....	20 50
Initiation fees .....	9 25
Dues .....	1,400 65
Interest and dividends .....	12 00
Donations .....	20 25
Cemetery .....	172 65
Medical attendance .....	530 20
Tickets <i>re</i> Ball .....	586 51
Theatre and Ball Undertakings .....	860 09
All other receipts .....	87 90
	<hr/>
Total .....	\$3,967 25
	<hr/>

**VIII. Cash Expenditure.***(a) Expenses of Management.*

Cash paid during 1919 for:

Law costs .....	\$23 90
Registration fee .....	3 00
Printing, etc. ....	370 36
Salaries .....	155 00
Interest .....	100 00
Rent, light, heat and taxes .....	63 00
Postage, telephones, telegrams and express.....	15 97

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Total expenses of management .....	\$731 23
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*(b) Miscellaneous Expenditure.*

Funeral benefits .....	213 00
Benefits to widows and orphans .....	395 00
Sick benefits .....	293 25
Medical attendance .....	495 35
Cemetery expenses .....	97 72
Cemetery trees .....	143 00
Charities .....	366 11
Relief .....	100 00
Gratuities .....	308 23
All other .....	509 00

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Total expenditure .....	\$3,651 89
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CZENSTOCHOWER AID SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto

Organized July 1st, 1915; incorporated 11th September, 1916.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

M. Kaplan, President .....Toronto.  
M. Rosen, Secretary .....Toronto  
C. Danziger, Treasurer .....Toronto.

II. Sick Benefits.

Sick benefits were undertaken by the Society, with a membership of 116.  
Number of members who received sick benefits during 1919, 21.  
Amount of sick benefits paid during 1919, \$292.07.  
Number of weeks' sickness experienced during 1919, 45.  
Amount paid for medical attendance, \$1,260.35.

III. Assets.

Cash value of bonds .....	\$500 00
Cash in Bank of Nova Scotia .....	760 00
Total assets .....	<u>\$1,260 00</u>

IV. Liabilities—None.

V. Miscellaneous.

The books and accounts of the Society were duly audited February 12th, 1920.  
The names and addresses of the auditors were as follows: B. Wolhendler, K. Shiff  
and M. Litner, Toronto.  
No changes were made during 1919 in the Constitution and By-laws.  
Amount of bond of Treasurer, \$25.00.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$755.79.	
Cash received during 1919 from:	
Application fees .....	\$23 30
Dues .....	743 33
Initiation fees .....	17 74
All other .....	937 39
Total receipts .....	<u>\$1,721 76</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Rent, light, heat and taxes .....	\$89 50
Salaries .....	76 75
Printing, etc. ....	85 63
Postage, telephones, etc. ....	49 48
	<hr/>
	\$301 36

(b) Miscellaneous Expenditure.

Sick benefits .....	292 07
Medical attendance .....	262 27
All other .....	361 50
	<hr/>
Total expenditure .....	\$1,217 20
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**GOODYEAR RELIEF ASSOCIATION.**

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 4th November, 1919, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O., 1914, chap. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, R.S.O., 1914, chap. 183.

4. Head Office of the Society is at Toronto. Suits by or against the Society may be brought in the name of the Goodyear Relief Association.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to insurance contracts.

**ACCO EMPLOYEES' SOCIETY.**

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 25th February, 1920, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O., 1914, chap. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, R.S.O., 1914, chap. 183.

4. Head Office of the Society is at Niagara Falls. Suits by or against the Society may be brought in the name of the Acco Employees' Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.

**SLINGSBY MANUFACTURING COMPANY, LIMITED, EMPLOYEES' SICK BENEFIT ASSOCIATION.**

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 16th March, 1920, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O., 1914, chap. 183.

3. *The legislative enactments* by which the powers, duties, **rights** and obligations of the Society are now declared, defined, limited or governed **are** the following: The Ontario Insurance Act, R.S.O., 1914, chap. 183.



4. The Head Office of the Society is at Brantford. Suits by or against the Society may be brought in the name of the Slingsby Manufacturing Company, Limited, Employees' Sick Benefit Association.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.

#### **CANADIAN HEBREW BENEVOLENT SOCIETY.**

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 25th March, 1920,\* and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O., 1914, chap. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, R.S.O., 1914, chap. 183.

4. The Head Office of the Society is at Toronto. Suits by or against the Society may be brought in the name of the Canadian Hebrew Benevolent Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.

#### **WILLYS-OVERLAND EMPLOYEES' MUTUAL BENEFIT SOCIETY.**

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 7th April, 1920, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O., 1914, chap. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, R.S.O., 1914, chap. 183.

4. Head Office of the Society is at Toronto. Suits by or against the Society may be brought in the name of the Willys-Overland Employees Mutual Benefit Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.

#### **MACHINE & STAMPING COMPANY EMPLOYEES' MUTUAL BENEFIT SOCIETY.**

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 8th April, 1920, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O., 1914, chap. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, R.S.O., 1914, chap. 183.

4. Head Office of the Society is at Toronto. Suits by or against the Society may be brought in the name of the Machine & Stamping Company Employees' Mutual Benefit Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.

#### **EMPLOYEES' MUTUAL BENEFIT ASSOCIATION OF THE DOMINION FORGE & STAMPING CO., LIMITED.**

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 15th May, 1920, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O., 1914, chap. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, R.S.O., 1914, chap. 183.

4. Head Office of the Society is at Toronto. Suits by or against the Society may be brought in the name of the Employees' Mutual Benefit Association of the Dominion Forge & Stamping Co., Limited.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.

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## COMPARATIVE TABLES

SHOWING

Life Insurance; Sick and Funeral Benefits; Membership; Assets and Liabilities.

Table I.—Life Insurance or Benefits in the nature thereof.

Table II.—Sick and Funeral Benefits.

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TABLE I.—LIFE INSURANCE OR BENEFITS IN THE NATURE THEREOF.

Short Name of Society.	Total membership in Ontario at 31st December, 1919.	Amount of Insurance in force in Ontario at 31st December, 1919.	Number of Certificates in force anywhere at 31st December, 1919.	Amount of Insurance in force anywhere at 31st December, 1919.	Number of Claims matured in Ontario in 1919.	Amount of Insurance Benefits paid in Ontario during 1919.	Amount of Disability Benefits paid in Ontario during 1919, including pensions and gratuities.	Assets in Ontario at 31st December, 1919.	Liabilities in Ontario at 31st December, 1919.	Total Assets anywhere at 31st December, 1919.	Total Liabilities anywhere at 31st December, 1919.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Chosen Friends, Grand Council, Canadian Order.....	23,288	21,448,356 80	27,520	24,749 445 80	349	332,037 83	77,609 72	1,330,513 51	61,443 82	1,330,513 51	72,718 82
Civil Service Mutual Benefit Society.....	640	(a) 145,000 00	680	192,650 00	14	3,400 00	.....	17,961 86	.....	17,961 86	.....
Commercial Travellers' Association.....	13,840	5,858,715 00	13,840	5,858,715 00	(a) 154	91,201 67	.....	1,516,837 01	.....	1,516,837 01	.....
Federated Association of Letter Carriers..	379	358,250 00	891	.....	9	8,250 00	.....	10,559 11	.....	10,559 11	.....
Foresters, Canadian Order of, High Court.	39,139	39,307,750 00	77,096	77,076,250 00	558	359,961 83	.....	6,836,930 16	165,146 20	7,024,373 40	188,293 26
Foresters, Catholic Order of.....	8,554	8,797,000 00	155,467	155,097,000 00	96	136,145 93	.....	.....	25,000 00	8,636,362 72	269,437 50
Hamilton Firemen's Benefit Fund.....	124	.....	124	.....	1	450 00	496 29	80,324 54	.....	80,324 54	.....
Hamilton Police Benefit Fund.....	103	.....	103	.....	.....	.....	(b) 36,056 78	144,440 30	536 19	.....	536 19
Home Circles, Canadian Order of.....	4,964	5,891,622 00	5,337	6,287,802 00	99	121,190 23	2,644 13	835,250 21	8,974 83	835,250 21	8,974 83
Knights of Malta, Chapter General of Canada.....	243	78,000 00	185	78,000 00	5	1,500 00	.....	15,333 76	.....	15,333 76	.....
Knights of Pythias.....	3,735	238,943 00	76,040	101,248,894 00	3	2,500 00	.....	78,981 65	544 97	78,981 65	544 97
London Police Benefit Fund.....	52	.....	52	.....	.....	.....	.....	96,505 88	.....	96,505 88	.....
The Macabees.....	8,651	8,763,000 00	293,595	352,343,547 05	113	150,666 42	21,944 38	44,420 34	4,000 00	23,543,392 44	1,785,100 65
Mutual Masonic Compact.....	197	19,700 00	203	20,300 00	5	500 00	.....	36 91	.....	36 91	.....
Oddfellows, Canadian Order, Grand Lodge.	2,615	1,983,520 67	2,805	2,157,770 67	51	31,665 37	900 00	280,990 54	4,021 87	285,990 54	5,521 87
Oddfellows Relief Association.....	12,273	14,668,750 00	20,996	25,351,750 00	176	253,664 83	3,000 00	1,970,037 53	20,333 33	1,975,037 53	53,083 33
Ontario Commercial Travellers' Association	3,102	1,353,670 00	3,102	1,353,670 00	39	23,940 00	.....	424,830 54	2,626 32	424,850 54	3,326 32
Orange Grand Lodge of British America...	3,034	2,981,000 00	4,303	4,257,000 00	48	57,707 57	.....	157,461 47	5,908 17	157,461 47	8,908 17
Royal Arcanum, Supreme Council.....	1,404	2,483,741 00	134,373	221,978,058 01	43	86,035 31	.....	66,985 17	18,133 00	7,575,869 31	568,074 20
Royal Templars of Temperance.....	4,000	2,853,500 00	3,530	3,886,500 00	45	71,536 44	.....	565,539 00	10,798 13	570,539 00	11,798 13
Sons of England, Supreme Lodge.....	20,762	2,421,643 01	3,795	2,963,584 40	67	67,990 00	200 00	511,646 88	23,348 97	511,646 88	25,348 97
Sons of Scotland.....	3,583	2,707,844 00	4,058	3,037,594 00	74	68,016 05	.....	756,085 90	17,250 00	756,085 90	17,750 00
St. Joseph Union of Canada.....	4,845	4,195,425 00	21,603	16,973,875 00	59	71,683 61	15,914 25	1,786,715 34	3,300 00	1,796,715 34	144,296 83
Toronto Police Benefit Fund.....	658	.....	658	.....	.....	.....	.....	854,543 62	.....	854,543 62	.....
Toronto Firemen's Benefit Fund.....	432	.....	432	.....	.....	.....	(b) 23,153 45	425,279 85	1,356 72	425,279 85	1,356 72
United Workmen, Ancient Order of.....	11,394	11,102,213 37	11,394	11,102,213 37	270	7,600 00	.....	1,428,005 32	26,830 86	1,428,005 32	26,830 86
Totals.....	172,111	137,677,613 85	862,182	1,016,014,619 30	2,286	2,518,536 43	151,919 00	20,226,236 40	399,553 38	59,958,458 30	3,191,901 62

(a) About. (b) Gratuities and Pensions.

TABLE II.—SICK AND FUNERAL BENEFITS.

Short Name of Society.	Number of members reported at 31st December, 1919.	Number of members who died during 1919. (†Members' children; ‡Members' parents.)	Amount paid for funeral benefits during 1919. (†Members' wives; ‡Members' parents.)	Number of members sick during 1919.	Number of weeks' sickness experienced during 1919.	Amount paid for sick benefits during 1919. \$ c.	Amount paid for medical attendance during 1919. \$ c.	Amount paid for special relief during 1919. \$ c.	Assets at 31st December, 1919. \$ c.	Liabilities at 31st December, 1919. \$ c.
American Watch Case Co.'s Employees' Mutual Welfare Association	150	.....	.....	21	68 1-6	532 55	.....	.....	500 65	.....
Army and Navy Veterans, Toronto.....	492	.....	220 00	.....	.....	.....	.....	138 75	3,244 19	.....
Army and Navy Veterans, Hamilton.....	107	.....	100 00	.....	.....	.....	134 25	40 00	1,265 84	.....
Bain Waggon Co. Employees' Mutual Benefit Society.....	245	** 1	** 16 00	53	189 2-3	849 50	.....	.....	446 96	.....
Bank of British North America W. & O. Fund.....	(a)500	.....	.....	.....	.....	.....	.....	11,386 69	458,094 85	.....
Beaver Sick and Funeral Benefit Club.....	135	** 1	** 30 00	15	51	244 24	.....	.....	145 59	.....
Berdtchever Brother Love Sick Benefit Society.....	146	.....	213 00	8	28	293 25	495 35	308 23	2,989 41	.....
Brown Bros., Limited, Employees' Benefit Society.....	77	.....	.....	13	49	168 92	.....	.....	417 32	.....
Brunner Mond Mutual Benefit Society.....	372	.....	100 00	44	131	522 74	879 72	.....	6,164 28	46 47
B. Greening Wire Co., Limited, Employees' Benefit Society.....	275	.....	40 00	43	148	741 60	.....	.....	212 12	.....
Burrow, Stewart and Milne Benefit Society.....	147	.....	.....	29	91 1-2	275 00	50 00	40 00	74 78	.....
Canada Cycle and Motor Company, Limited, Employees' Mutual Benefit Society.....	348	.....	30 00	96	210 3-7	995 88	432 92	.....	694 14	45 00
Canadian Allis-Chalmers, (Ltd.) Employees' Mutual Benefit Soc'y	608	8	575 00	201	788	4,733 08	759 37	.....	1,368 66	.....
Canada Furniture Manufacturers' (Ltd.) Employees' Benefit Soc'y	230	.....	.....	20	66 2-7	200 00	375 48	.....	417 53	.....
Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners.....	1,526	6	325 00	31	230 5-7	700 48	.....	2,363 49	13,499 32	.....
Canadian Order of Beavers.....	87	.....	.....	7	18 3-7	92 09	.....	.....	907 97	.....
Canadian Order of Chosen Friends.....	*	83	4,400 00	1,439	8,037 2-7	31,566 75	.....	700 00	*	.....
Canadian Order of Rechabites.....	651	3	250 00	46	246	821 66	831 42	.....	11,773 14	.....
Cigarmakers' Union, No. 55, Hamilton.....	206	{	550 00	34	119	595 55	.....	(b)230 50	915 44	.....
Cigarmakers' Union, No. 27, Toronto.....	182	.....	** 40 00	42	230 1-2	1,252 40	.....	(b)218 00	1,772 69	.....
Cobban Manufacturing Co.'s Employees' Mutual Benefit Society..	74	.....	60 00	18	40 5-6	122 50	.....	.....	150 00	.....
Cockshutt Plow Co. Relief Association.....	378	2	80 00	435	517 1-2	2,070 04	.....	150 00	386 47	.....
Consumers Gas Co.'s Employees' Mutual Benefit Society.....	510	5	776 00	63	373	1,865 73	1,031 56	.....	684 74	.....
Czenstochow Aid Society.....	116	.....	.....	21	15	292 07	262 27	.....	1,260 00	.....
Daughters and Maids of England, Grand Lodge.....	.....	18	900 00	.....	.....	1,876 19	3,128 60	.....	17,357 48	.....
Daughters and Maids of England, Subordinate Lodges.....	2,833	.....	.....	328	722	73 00	242 30	.....	22,974 62	.....
Daughters and Maids of England, Juvenile Lodges.....	386	.....	.....	27	102 1-3	5,107 30	.....	.....	1,753 52	.....
Dominion Expressmen's Sick Benefit Society.....	1,106	14	2,100 00	230	851	2,028 46	1,381 50	.....	4,713 24	.....
Dunlop Tire and Rubber Goods Employees' Mutual Benefit Soc'y.	921	5	150 00	197	507	.....	.....	.....	1,266 93	.....
Employees' Protective League of the Seaman-Kent Co., Limited	118	.....	.....	37	82 2-7	411 46	.....	.....	769 12	.....
Evening Telegram Employees' Benefit Society.....	113	.....	.....	16	51	955 00	.....	.....	725 60	.....



First Italian Society of Hamilton .....	54	{	174 00	13	56 1-2	339 00	50 00	371 14	.....
Foresters, Canadian Order of, High Court* .....	*	{	** 81 50	7,123	42,424 6-7	186,704 53	866 20	*	.....
Foresters, Canadian Order of, Subordinate Courts .....			38,550 60			24,059 51	9,727 88	162,025 30	.....
			4,896 60						.....
Gendron Manufacturing Co.'s Employees' Benefit Society .....	41		.....	6	.....	157 51	8 50	840 60	.....
Globe Printing Co.'s Employees' Benefit Society .....	74		100 00	13	45	225 00	.....	1,361 38	.....
Goodyear Relief Association .....			.....			.....	.....	.....	.....
Gould, Shapley and Muir Company Employees' Relief Association .....	198		.....	38	158	630 80	.....	284 07	.....
Grand Order of Israel Benefit Society .....	112	{	** 100 00	13	37	221 00	109 25	4,434 60	.....
Gutta Percha and Rubber Mfg. Co.'s Employees' Sick Benefit Soc. .....	1067	3	150 00	233	466	2,330 00	.....	1,572 19	.....
H. A. Mutual Benefit Association .....	1468	2	175 25	424	820	4,630 95	3,054 00	1,144 24	.....
Hamilton Rolling Mills' Benefit Society .....	520	5	375 00	95	303	1,472 25	466 00	1,605 31	.....
Hamilton Lodge, No. 25, Theatrical Mechanical Association .....	41	1	50 00	4	10	50 00	76 50	1,986 34	.....
Hamilton St. Stanislaus Mutual Benefit Society .....	55	1	75 00	12	43	215 00	22 00	1,016 30	.....
Hay & Co.'s Employees' Mutual Benefit Association .....	118		.....	18	43	128 00	.....	136 07	.....
Heintzman & Co.'s Employees' Benefit Society .....	183	1	50 00	25	95	425 00	.....	316 88	.....
Hibernians, Ancient Order of .....	990	22	9,890 85	100	355	1,774 50	641 47	27,776 58	.....
Hebrew Friendly Society .....	80	† 2	† 25 00	16	29	145 00	368 88	1,958 32	.....
Hebrew Sick Benefit Society .....	95	† 20 00	.....	11	57	285 00	193 49	1,641 03	.....
Home Circles, Canadian Order of, Supreme Body* .....	*	.....	.....	50	268	1,072 00	.....	*	.....
Imperial Varnish and Color Sick Benefit Society .....	75	{	.....	11	30 1-3	143 24	.....	182 32	.....
Independent Hebrew Benefit Association of Ottawa .....	93	.....	.....	.....	.....	.....	265 75	547 78	.....
Irish Catholic Benevolent Union, Grand Body .....	174	1	100 00	.....	.....	.....	.....	1,557 14	.....
Irish Catholic Benevolent Union, Subordinate Bodies .....	.....	.....	.....	22	75	316 00	207 75	490 09	.....
Italo Canadese Benevolent Society .....	110	.....	.....	7	11	68 60	144 00	843 51	.....
Judean Benevolent and Friendly Society .....	175	.....	.....	5	37	203 00	115 70	943 25	.....
Kieltzer Sick Benefit Society of Toronto .....	120	1	75 00	13	58	290 00	288 02	1,958 53	.....
Knights of Pythias, Grand Lodge* .....	*	.....	.....	.....	.....	.....	.....	2,893 91	.....
Knights of Pythias, Subordinate Lodges .....	.....	26	2,628 50	239	1,493	4,968 52	1,674 84	76,087 74	544 97
Knights of St. John, Ontario Grand Commandery, Grand Body .....	93	2	200 00	.....	.....	.....	.....	564 49	.....
Knights of St. John, Ontario Grand Commandery, Subordinates .....	.....	.....	.....	12	53	170 00	75 50	.....	.....
Knights of St. John, Ontario Grand Commandery, Auxiliary .....	*	.....	.....	4	.....	58 00	.....	.....	*
Knights of Malta, Chapter General of Canada* .....	.....	7	700 00	.....	.....	.....	.....	.....	.....
Knights of Malta, Chapter General of Canada, Subordinates .....	.....	.....	.....	40	187	739 00	339 58	2,690 95	.....
Knights of Malta, Chapter General of Canada, Auxiliary .....	.....	.....	.....	8	33	99 00	2 00	696 18	.....
La Congregazione della Immacolata Concezione di Marie Santissima .....	16	.....	.....	.....	.....	.....	.....	432 29	.....
Ladies' Orange Benevolent Association .....	5,500	50	.....	.....	.....	.....	600 00	2,069 88	.....
Linulzer Sick Benefit Society .....	90	.....	.....	6	23	115 00	318 65	1,810 38	65 91
Loggia D'annunzio Mutual Aid and Benevolent Society .....	40	.....	.....	25	28	175 00	90 00	65 00	.....
Loyal Orange Young Briton Lodge, No. 33 .....	1,049	4	200 00	126	24	72 00	.....	602 45	.....
Loyal Order of Moose .....	7,196	58	1,200 00	.....	378 5-7	2,272 72	265 00	3,148 53	.....
Loyal True Blue Association, Grand Body .....	.....	.....	.....	.....	.....	.....	.....	4,456 69	.....
Maccabees, The* .....	*	119	5,950 00	2,930	12,610	78,359 56	6,691 98	*	.....
Massey-Harris, Limited (Brantford) Employees' Benefit Association .....	900	{	692 00	245	811 2-3	3,835 95	50 00	2,212 32	.....
Massey-Harris (Toronto) Employees' Mutual Benefit Society .....	2,000	{	** 150 00	925	1,765 1-4	8,650 00	.....	1,960 74	.....
Mozirer Sick Benefit Society .....	242	{	1,530 00	36	136	680 00	486 75	10,860 03	.....
Methodist Book and Publishing House Employees Benefit Society .....	189	{	210 00	28	57	285 00	.....	1,080 19	.....
National Cash Register Employees' Benefit Society .....	81	{	437 98	16	43 3-7	302 50	.....	1,145 27	.....
		{	46 00						
		{	200 00						



TABLE II.—SICK AND FUNERAL BENEFITS—Concluded.

Short Name of Society.	Number of members reported at 31st December, 1919.	Number of members who died during 1919.			Amount paid for funeral benefits during 1919.	Number of members sick during 1919.			Number of weeks' sickness experienced during 1919.			Amount paid for sick benefits during 1919.			Amount paid for medical attendance during 1919.			Amount paid for special relief during 1919.			Assets at 31st December, 1919.			Liabilities at 31st December, 1919.				
		(Members' children; †Members' parents.)	(Members' wives; †Members' parents.)			\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
National Iron Works Employees' Benefit Society .....	108						10	27	4-7		110	80									195	41						
Oddfellows, Independent Order of, Grand Lodge .....																					74,136	65			22,312	04		
Oddfellows, Independent Order of, Subordinate Lodges .....	58,173	518	{ 23,360 99	{ 2,761 01		5,640	47,157				131,288	35		22,570	21		6,604	53	2,778,746	79					73,439	95		
Oddfellows, Canadian Order of, Grand Lodge* .....	*	55	{ 2,200 00	{ 380 00		6	46	1-2			174	56									*				*		*	
Oddfellows, Canadian Order of, Subordinates .....		19				227	1,084				3,861	41		1,466	06					29,812	22					400	13	
Oddfellows, Independent Order of, M.U., Grand Lodge .....	1,376	11	{ 1,080 00	{ 500 00		195	954	4-7			125	75								20,357	24							
Oddfellows' Independent Order of, M.U., Sub. Lodges .....		10									3,616	73		1,715	08		183	60	37,989	29								
Oneida Community Limited Employees' Relief Association .....	238					14	37	5-7			195	00							17,730	39								
Orange Grand Lodge, Ontario West .....	40,977	512	1,066	50		139	849				2,549	25		6,157	66				545	45								
Orange Grand Lodge, Ontario East .....	126					2	8				24	00							34,616	06								
Ottawa Firemen's Superannuation and Benefit Fund .....	101		1,000	00										672	00				1,002	60					6	13		
Ottawa Hebrew Benefit Society .....	186					5	19				77	04		324	25				299	78					79	00		
Ottawa Unity Protestant Benefit Society .....	66	2	20	00		6	72				185	00		58	71				325	00								
Ottawa Typographical Union, No. 102 .....	122	6				80	245				1,075	00							118	74								
Ottawa Theatrical Mechanical Association, No. 49 .....	25					3	7				35	00		10	00													
Polish Young Men's Hebrew Society .....	161	** 1				40	40				360	00		449	80		12	00	1,365	00								
Polson Iron Works Benefit Association .....																												
Postal Benefit Society, Toronto .....	200	4	600	00															620	79					150	00		
Pride of Israel Sick Benefit Society .....	494	** 3	{ 120 00	{ 101 00		53	217	1-2			1,305	00		1,754	12		1,548	75	9,168	43								
Rogers, Wm., Mfg. Co. Welfare Society .....	79					7	23				135	30							361	00								
Royal Templars of Temperance, Grand Council .....		22	1,100	00		242	1211				5,512	00																
Roumanian Aid Association, Gloria .....	12																		472	59								
Ruthenian Brotherhood of St. John the Baptist .....	35	1	50	00		4	9				45	00							702	65								
Sawyer-Massey Co., Ltd., Employees' Mutual Benefit Association ..																												
Societa di Mutuo Soccorso la Trinacria di Toronto .....	376					112	350				1,244	35					35	00	9,719	17								
Societa di Mutuo Soccorso Racalmutese .....	144					28	103				515	00		242	15				403	00								
Societa Figli di Italia di Mutuo Soccorso St. Antonio di Ottawa .....	83					8	8				42	00		100	00													
Sons of Abraham Benefit Society .....	148	{ 1	75	00		23	88				440	00		78	00				2,043	54								
Sons of Italy Mutual Aid and Benevolent Society .....	75	** 1	{ 50 00	{ 16 00															379	88								
	37					10	32				160	00		60	00		53	30	238	75								

	*	{	250 149 34	24,950 00 7,450 00 510 00	4 57	160 25	53 00	*	*
Sons of England Benefit Society, Supreme Lodge*	27,936	{	149	7,450 00					
Sons of England Benefit Society, Subordinate Lodges.....	2,900		34	510 00					
Sons of England Benefit Society, Juvenile Lodges.....	446								
Sons and Daughters of Ireland, Protestant Assoc., Grand Lodge.....			8	115 00	3,850	11,345	49,930 79	29,909 53	254,049 17
Sons and Daughters of Ireland, Protestant Assoc., Sub. Lodges.....			1	100 00			1,426 82	2,022 41	13,330 84
Sons of Jacob Benevolent Society.....	160				10	70	166 50	422 84	3,583 77
Sons of Lithuania Benefit Society.....	67			4 00	6	29 1-2	177 00	331 92	4,128 42
Sons of Poland Friendly Society.....	80				14	27	162 00	58 00	906 23
Sons of Scotland Benevolent Association*	*				18	44	207 00	19 50	841 12
Sons of Temperance Sick and Funeral Benefit Department.....	9				43	250 2-7	1,019 16		
Saint Stanislaus Mutual Benefit Society.....	65				2	3	9 00		1,189 91
Steel Company of Canada, Limited, Hamilton Works, Employees Benefit Society.....	2,150		13	4,300 00	1,735	2,169	8,783 40	2,758 58	1,435 40
St. Albert Friendly Society.....	47		1	50 00					4,409 24
St. Boniface Benefit Society.....	509		4	120 00	86	323	1,292 90		4,338 50
St. David's Y.P.U. Sick Benefit Society.....	307		3	225 00	59	226	986 57	65 10	4,243 38
St. Jean Baptiste Society, Ottawa.....	384	{	** 4	2,800 00 ** 300 00	42	232 3 4	931 60		720 93
St. Joseph Mutual Benefit Society.....	65		1	50 00	7	31	93 00		6,796 31
St. Joseph Aid Society of Formosa.....	56				12	47	150 00		2,710 57
St. Joseph Lithuanian Benefit Society.....	22				15	15	89 00		1,005 48
St. Joseph Union of Canada *	*		** 90	6,825 00	2,312	15,726	77,844 51		858 89
St. Luke Benefit Society.....	47				4	11	43 93		*
Star of Italy Mutual Aid and Benevolent Society.....	60				4	5 6-7	29 32	82 50	335 01
Staszower Benefit Society.....	65		1	46 00	1	10	60 00	185 90	952 92
Theatrical Mechanical Association.....	163		1	250 00	10	43	258 00	240 00	843 65
Toronto Civic Employees' Benefit Association.....	373		2	337 50	97	27 1-7	944 50	110 01	19,500 00
Toronto Carpet and Barmyone Cloth Mutual Benefit Society.....	557		1	200 00	69	391	2,364 00		10,194 67
Toronto Hebrew Benevolent Society.....	217		3	272 00	31	104	520 00	803 99	2,248 02
Toronto Hearts of Oak Medical Agency.....	94							175 00	6,394 77
Toronto Independent Benevolent Society.....	115	{	** 1	150 00 ** 50 00	13	41	282 00	412 25	301 26
Toronto Musical Protective Association.....	1,180		6	300 00	34	219	657 00	290 00	3,391 19
Toronto and Niagara Power Employees' Mutual Benefit Society.....	184		4	160 00	57	216	794 00	289 80	43,063 95
Toronto Railway Employees' Union and Benefit Society.....	2,641		13	12,200 00	226	562 4-7	2,785 00		43,063 95
Toronto Typographical Union, No 91.....	1,293		20	7,185 00	120	532	2,664 00	1,016 50	200 00
Transportation Club of Toronto.....	121								1,728 89
United Workmen, Ancient Order of*	*		6	180 00	108	555 5-7	2,459 77		4,468 93
Verity Plow Company Relief Association.....	500		11	510 00	109	385 1-3	1,715 96		451 39
W. and J. G. Greey's Employees' Mutual Benefit Society.....	82	** 1			27	88 5-6	359 30		*
Young Men's Hebrew Association.....	35				3	8	40 00	63 00	835 75
Zion Benevolent Society.....	190	{	** 1	85 00 ** 10 00	28	54	293 00	15 00	118 34
Totals.....	183,596		3,087	184,206 28	32,126	166,789 5-6	698,334 83	283 12	1,646 41
								8 50	2,865 60
									36,265 13
									4,300,787 31
									103,600 31

(a) Membership taken from Application for Renewal of Registry, 30th June, 1918.  
\* Membership, Assets and Liabilities shown in Table 1.  
\*\* No. 148, Amount \$11,626.51. † No. 4. Amount \$91.00. ‡ Amount \$105.00.





# APPENDIX TO THE REPORT (1919)

## OF THE

### REGISTRAR OF FRIENDLY SOCIETIES

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#### THE SOLVENCY OF FRATERNAL BENEFIT SOCIETIES

An address given before the Conference of Provincial Superintendents of Insurance  
at Winnipeg, October 5th, 1920.

BY FRANK SANDERSON, M.A., LL.D., Consulting Actuary.

The vital importance of Fraternal Benefit Societies to the home, to the community and to the State, has for many years been generally recognized. The State sustains an important relation to these benefit-granting societies and that relation naturally expresses itself in legislation.

The question of legislation in reference to fraternal orders is both difficult and delicate. In dealing with this subject, much strong feeling has been engendered in years gone by, in Great Britain, the United States and Canada. The problem is still with us and will not down until properly settled. Recent and prospective legislation in the United States and Canada, touching the financial position of these societies, is demanding attention on every side. The present magnitude and extent of the operation of fraternal societies in America is seen by these striking facts:

Annual benefits paid (1919) .....	\$150,000,000
Number of Members .....	Ten Million.
Amount of Insurance .....	Ten Billion Dollars.

#### A NEW METHOD OF APPROACH.

It has been my privilege in recent years to devote some time in viewing the situation as to fraternal benefit societies from the inside as well as the outside. I have come into the closest contact with many officials and insured members in their chief legislative meetings when questions as to the solvency and readjustment of rates and benefits were under discussion. I have endeavoured to study the human elements as well as the actuarial and financial factors that enter into the solution of the questions that are still live issues both for the societies themselves and for Government officials.

May I, therefore, begin by stating a conviction arrived at by close touch with the main issues involved, that the time has arrived when a better method of approach than has too often prevailed, must be applied to the problem of bringing all such societies to a sound position. Until a comparatively recent time the method of approach in all spheres of investigation was largely the deductive and dogmatic method. That method is now largely set aside by the educated modern mind. The last quarter of the 19th century and the opening years of this century have made it evident that the true way to approach the study of any subject, whether it be science, economics or religion is the *Historical Method*. We have now come to realize that we can never understand anything until we find out how it came to be. "The history of a thing is the thing." To trace the growth of an institution is the only possible way to get at its meaning. So the historical approach is characteristic of all intelligent intellectual effort to-day. It traces effects to their causes, reconciles divergences and softens our asperities. Instead of fighting our opponent we explain how he came to be. Thus tolerance and comprehension take the place of dogmatic argument, invective and denunciation.

Approached from the historical point of view, we enter upon the investigation of fraternal insurance and its problems with a comprehensive and sympathetic appreciation of how things came to be as they are. From an historical review of what has been done in different parts of the world to improve by legislation and otherwise the financial position of these societies, we are in a better position and attitude of mind to point the way for the better protection of both their present and prospective members.

The late Sir George Hardy, Ex-President of the Institute of Actuaries, has truly pointed out that friendly societies "were *originally* purely social in character, *subsequently* charitable and mutually protective, and only in *recent* times financial."

Here then, we have in a sentence the genesis and evolution of Friendly Societies, or, as they are generally called in America—Fraternal Societies. Thus by seeing historically how the emphasis changes from the purely social, first to the charitable, then to the mutually protective, and then to the financially developed insurance character, we are in a better position to apply appropriate methods and legal enactments to remedy any existing short-comings in this institution which has its roots so deeply imbedded in the human family.

The foregoing states briefly and simply a broad, general principle—a method of approach, an attitude of mind. But everything turns on a right approach. My subject now requires me to narrow the application of this principle to the question of "Legislation as to the solvency of Fraternal Societies." In the application of the historical method one naturally asks what steps have been taken, in the past, to correct by legislation, defects in Friendly Society finance. From a comprehensive view of past successes and failures in this direction, and from an enlightened understanding of present day requirements, we will the more surely blaze out the safe legislative path for the days to come. I must ask, therefore, that instead of the microscope we use the telescope and take a rapid historical survey of legislation in Great Britain, United States and Canada, looking towards an improvement of the financial condition of these societies. I am convinced that such a survey will satisfy both fraternalist and legislator that on this side of the water, and on this side of the boundary line the sins of statutory omission will produce a chastened sense of humility and a true repentance which should lead to "Acts" of righteousness "writ large" on the Statutes of Provincial legislatures.

#### LEGISLATION IN GREAT BRITAIN.

Friendly Societies in Great Britain are of very much older date than the fraternal benefit societies of America, which date back only a half century. Although British friendly societies date back long before the 16th century our legislative starting point is the year 1793, in the reign of George III. The Imperial Act of that year gave Government encouragement to such societies and protection to their members, including remedies against defaulting officers, exemption from stamp duties, the settlement of disputes, the protection of the funds against illegal distribution and the submission of rules for official approval.

When we read that one hundred years ago the British Parliament considered the wisdom of appointing five public valuers—"persons skilled in arithmetical calculation" to whom tables and rules of Friendly Societies might be submitted, we begin to realize how backward we still are in this "up-to-date" western world.

I shall not stop to emphasize the important British enactments of 1829, 1850, and 1855, nor the findings of several Select Committees of Parliament. The most important features of these Acts were embodied in the great Act of 1875 which has wielded such a powerful influence in raising the financial status of British Societies and was in force down to 1896, when its place was taken by an amended Act still known as the Friendly Societies Act of 1896. The Act of 1875 was preceded by an investigation by a Royal Commission covering five years of painstaking work, during which eminent actuaries and others gave valuable evidence and assistance in framing the subsequent legislation which has been of inestimable benefit in educating friendly society members in sound insurance principles.



Let present day Superintendents of Insurance and members of fraternal societies not fail to note that nearly half a century ago a British Royal Commission announced that one thing was absolutely essential to the permanence of friendly societies,—*periodical valuations of assets and liabilities, followed by necessary corrections of tables of rates and benefits, and that such valuations should be made compulsory upon all registered societies.*

These actuarial valuations embodied in an acturial balance sheet have been required by law since the passing of the Act of 1875, and continue to be required in the present British Friendly Societies Act of 1896. The results of the valuations are made public in the reports of the Government Registrar. These compulsory public stock-takings and the wide publicity given to them have been the prime factors in educating public opinion and stimulating societies to revision of rates and improvement of their financial status.

In this respect, Great Britain is half a century ahead of the United States and Canada. I shall not stop our rapid telescopic survey to point out many important features of the British Friendly Societies Acts of 1875 and 1896, because I want to emphasize only the keystone, viz.: *Compulsory actuarial valuation and publicity of the actuarial balance sheets.*

The following is the form of Actuarial Balance Sheet required:

FRIENDLY SOCIETIES ACT (1896), ENGLAND.

Dr.		Cr.	
	£		£
To pres-value of benefits assured by the Society, as per summary .....	.....	By total funds, as per Secretary's return .....	.....
“ other liabilities, viz. .... (Full particulars to be given)	.....	“ pres-value of future contributions applicable to benefits .....	.....
“ surplus (if any) .....	.....	“ other assets, viz.: .... (Full particulars to be given)	.....
		“ deficiency (if any) .....	.....

Particulars of the table or tables of mortality and rate or rates of interest used are required to be given and the balance sheet certified by a public valuer.

It is now generally acknowledged in Britain that if the principles of compulsory actuarial valuations and promulgation of valuation balance sheets had been in operation a quarter of a century earlier than they were, British Friendly Societies would have been able to correct many of the mistakes they had inadvertently made.

The leading British Friendly Societies have now been brought to a high degree of solvency. To the wise legislation of 1875, recommended by the Royal Commission of fifty years ago, this is largely due.

I may add that Friendly Societies in Australia, New Zealand and South Africa are required to have periodic actuarial valuations.

As an illustration of how far advanced Australia is in legislation as to the solvency of Friendly Societies, I add (as an appendix) extracts from the Friendly Societies Act of Victoria, Australia. The advanced character of this legislation has made us in this country seem rather backward.



## LEGISLATION IN THE UNITED STATES.

The fraternal system of insurance in America dates back just a little over half a century (to 1868), when John J. Upchurch founded the Ancient Order of Workmen in Pennsylvania. I am dealing only with the historical aspect of legislation; I shall, therefore, pass over the period of the marvelous extension of fraternal insurance in the United States and Canada which lasted up till about the end of last century. Prior to 1893, fraternal insurance was exempt from the operation of insurance laws in most of the states.

The legislative period for fraternal societies commences in two states in 1888, and it was not till the year 1893, or a quarter of a century after their origin, that the first Uniform Bill (approved by the National Fraternal Congress), was first enacted—just one hundred years after the first Act of the Imperial Parliament of Great Britain dealing with Friendly Societies. This Uniform Bill did little or nothing to reveal the insecure foundation on which the millions of fraternal insurance was resting, as it contained no provision for actuarial valuation. The year 1895 makes a great turning point in the view-point of fraternal leaders, for it is recorded that at the annual meeting of the National Fraternal Congress, held that year in Toronto, the special report of the Committee on the Good of the Orders was read and warmly debated behind closed doors with no stenographer allowed. The popular theories as to new blood, average age and lapses were discovered and admitted to be untenable, and it was recognized that “facts” must supplant untenable “theories.” The ephemeral period had passed, the educational period had begun.

The net outcome of this internal discovery and upheaval resulted, within five years, in the preparation and promulgation of the National Fraternal Experience Table of Mortality (1899), which has done so much to enlighten societies and bring about better conditions. The ten years prior to the first really important legislation in the United States, i.e., the period from 1901 to 1910, was one of great fraternal unrest and internecine warfare resulting in the separation of several societies from the National Fraternal Congress and the formation of another organization (Associated Fraternities of America), which strongly opposed statutory enactments as to fraternal societies. During this period the fundamental idea that adequate reserves are a necessary part of a system of level rates of contribution took hold of fraternal leaders.

Enlightened fraternalists, backed by public opinion and pressure of the State Insurance Commissioners, brought about the first serious attempt in the United States to deal with the reform of fraternal insurance by legislation. A joint conference of the two previously mentioned fraternal organizations with the State Insurance Commissioners at Mobile, Alabama in 1910, resulted in an agreement on what has since come to be known as the “Mobile Bill,” which was enacted by a few states, but before general adoption a subsequent conference at New York resulted in the suggestion of less stringent valuation requirements as set forth in what is now known as the New York Conference Bill of 1912, since enacted into law by about forty states. Both the Mobile Bill and the New York Conference Bill provided for annual valuations of the insurance certificates of societies reporting to the various State Department. The Mobile Bill required more rapid improvement from triennium to triennium as to solvency than was agreeable to some societies, so that easier provisions were unfortunately inserted in the New York Conference Bill, which is now the chief legislation in force in the United States as to fraternal societies, which attempts to improve the financial position of these orders. It is worth noting that the two separated fraternal organizations before mentioned re-united in 1913, under the name of the National Fraternal Congress of America, although there remains a smaller organization called the Federated Fraternities.

The Mobile Bill provided for:

- (1) Annual actuarial valuations of certificates on the N.F.C. 4% basis (with certain alternative bases).
- (2) The valuation to be certified to by a competent actuary or accountant.

- (3) That the valuation is not to be regarded as a test of solvency.
- (4) A report of the valuation and explanation of the facts to be furnished to each member annually.
- (5) Provision in Societies' Laws for extra rates of contribution to meet matured claims and maintenance of the funds required by its laws.
- (6) When percentage of solvency is less than 90% the society is required to reduce the deficiency by a least 5% of the total deficiency, at each succeeding triennial valuation.
- (7) If at any triennial valuation such improvement is not made the State Insurance Commissioner shall direct Society to meet the legal requirements and if at succeeding triennial valuation it has not done so, the Commissioner may, in the absence of cause shown for such failure, take steps to wind up the Society, or, if a foreign society, may cancel the license.

The New York Conference Bill took the main virtue out of the Mobile Bill, when it provided not only that any Society, no matter how low its degree of solvency, is not required to do more than *not get worse*, but added a section now known generally as Sec. 23 (B), which allows a society to value its certificates on a so-called "accumulation basis," which provides no guide or guarantee for future stability. In the official language of a competent Committee of American fraternalists, Sec. 23 (B) of the New York Conference Bill "will prove to be a delusion for the society attempting solvency by this method."

The fact that the New York Conference Bill is in force in about forty States, means that further legislation must be enacted to improve the situation. Reference to this will be made a little later.

#### PROVINCIAL LEGISLATION.

Prior to the year 1916, no provision for regular valuations of the insurance certificates of fraternal societies existed in the laws of any Province of Canada, nor in the Dominion Insurance Act. This was not due to the oversight or short-coming of the Superintendents of Insurance, but to the fact that for years outside influences at work rendered it impossible for either Insurance Departments or members of Parliament and Legislature to carry out desirable legislation and needed reforms. It was not until the laws of nature and arithmetic, together with the general trend of public opinion both inside and outside fraternal ranks, had made such legislation possible of enactment that we find the first requirement for the valuation of the certificates of fraternal societies placed on the statutes of any province of Canada. The adoption in the United States of the Mobile Bill, and the New York Conference Bill, created the atmosphere and the occasion for the passing by the Ontario Legislature of amendments to the Ontario Insurance Act embodying several of the valuation and other requirements of the United States Acts just mentioned.

The new Ontario Act passed in 1916 did not, fortunately, include the ineffective section of the New York Conference Bill known as section 23 (B), previously referred to. On the other hand, it did not provide for *annual* actuarial valuation reports to the Insurance Department as required by both the Mobile Bill and the New York Conference Bill, but only for a valuation *every three years*. Nor did it provide for any *improvement* in the degree of solvency of a Society from triennium to triennium no matter what the degree of actuarial insolvency, but was content with the condition of "not getting worse." It provided that if, at any triennial valuation subsequent to 1917, the society had gone backward as to solvency, then a restoration is supposed to be made up to the 1917 degree of solvency within two years, or thereafter the rates for new members are to be those known as the Hunter rates, and these contributions kept apart from other funds of the society; and further if at next triennial valuation no improvement be shown, then the new members are supposed to be placed in a separate class and their certificates valued as an independent society in respect of contributions and funds.



Other provisions were incorporated but the above are the vital parts of the 1916 Ontario amendments as to solvency.

Unfortunately, by some strange action or suggestion, an innocent looking sub-section was added at the end absolutely nullifying the foregoing provisions as to a society maintaining its degree of solvency, by the proviso that unless the governing body of the society at its annual meeting voted itself within the application of these new legal provisions, the said provisions should not apply or have any effect. To the credit of the officers and executive of the Canadian Fraternal Association be it said that they made more than one effort to have this remarkable clause eliminated, but unfortunately, without success.

No society having since voted itself within the operation of these special solvency clauses they are, therefore, now actually "dead wood" in the Ontario law. It should be recorded that at the last session of the legislature the present Superintendent of Insurance recommended the elimination of the objectionable clause, but owing to certain representations it was allowed to stand until the next revision of all the provisions as to valuation and solvency. When we remember that in Great Britain compulsory actuarial valuations for Friendly Societies have now been required for about half a century, and various other allied returns for a much longer period, it cannot be admitted that our legislators in Canada have been guilty of breaking the speed limit in legislation touching the solvency of fraternal societies. The fact is adequate and effective legislation on this vital question is long overdue on Provincial Statute books, and the Ontario law of 1916 is sadly in need of being replaced by a more worthy substitute.

The hopelessness of a large society, say 50% solvent, with a deficiency say of \$10,000,000, ever overcoming this deficiency by any mere makeshift methods and without honestly facing a readjustment of rates or reduction of benefits is manifest by the annual loss from *interest alone*—a loss at 5% of \$500,000 per annum on the deficiency. The increase in liability due to increase in age works much faster in such a case than any increase in assets from year to year.

There is still a field for the worthy friendly society, but the faithful and intelligent fraternal leader must have his hands upheld by sane and effective legislation which will make it easier for the sound and solvent society to succeed and more difficult for the unsound and unrepentant society to trade upon the credulity of the public. May our Provincial Superintendents be endowed with a high sense of official duty and a fine sense of appreciation of the needs of the fraternal society.

#### DOMINION LEGISLATION.

Until the year 1919 no provisions appeared in the Dominion Insurance Act as to actuarial valuation and solvency requirements for fraternal societies, notwithstanding urgent representations of the Insurance Department on the subject. An interesting history of the rise and departure of the non-fraternal "assessment associations" could be told, but I must turn at once to the recent Dominion legislation of 1919, when the old "Assessment Life Insurance" portion of the Act was at last wiped off the statutes of Canada, and a more worthy portion known as "Part II, A, Fraternal Benefit Insurance" took its place. This is the most advanced and worthy piece of legislation dealing with fraternal societies that has yet appeared on this side of the Atlantic, even though it bears evidences of compromise to meet awkward circumstances. It is a straightforward and honest attempt to deal with a perplexing subject in a way that reasonably satisfies public needs and at the same time carries the judgment and tacit approval of the most reliable fraternal leaders. It avoids the marked weaknesses and the "put-off-till-tomorrow" policy so manifest in the American Mobile Bill and New York Conference Bill, which, it now appears, already need amending.

Touching the Dominion Act, let me quote the opinion of an outstanding leader of American fraternalists, himself the head of a large American Society doing business in Canada, which has not yet attained to full actuarial solvency. Addressing the Canadian



Fraternal Association a few months ago, this prominent and honored fraternalist, Mr. D. P. Markey, of Detroit, ex-President of the National Fraternal Congress, said:

"The provisions of the (Dominion) Act referred to, are not only timely and wholesome, but in our judgment should be earnestly welcomed by all Fraternal Benefit Societies doing business in Canada. It is to be regretted that such action was not taken twenty years ago or more, not only in Canada but in the United States as well."

Mr. Markey is frank enough and honest enough to put his finger on the cause of the present necessity when he added:

"We have no one to blame for our troubles in connection with readjustment of rates but ourselves. We were shortsighted, perhaps cowardly, in handling the situation. I think we are all satisfied now the laws of mortality are inexorable and that any institution which attempts to defy them is only sowing the wind and will reap the whirl-wind."

The Dominion enactment has this broad, general characteristic—it approaches the solution from a knowledge of the history and genius of the friendly society. It avoids the rigidity of old-line statutory valuation requirements—it is flexible in operation without being vague and loose in conception. It leaves a large degree of responsibility for the society's financial position to the society's actuary, who must, however, be qualified.

For Provincial requirements this law would, of course, have to be adapted to local requirements and possibly provision made for embarrassing circumstances that are not provided for in 1925 when all societies licensed under the Dominion Act are expected to have been brought to 100% solvency.

There is one practical consideration that should commend itself to Provincial legislators and Superintendents of Insurance. This is that the main principles and requirements of the Dominion Act have been the subject of much interchange of view between the Dominion officials and fraternal officials. The debatable ground has been gone over and a workable legislative programme agreed upon. This is saying a great deal. As evidence I have already quoted the head of a leading foreign society. I add an extract from the annual report a year ago of the Counsellor of the Canadian Fraternal Association:

"An agreement was arrived at as a compromise between the views of the Committee (of the societies) and those of the Superintendent. Representatives of the societies interested in the Bill attended before the Banking and Commerce Committee, when all of this amending Bill was adopted by said Committee without opposition."

(The Counsellor refers to one minor excepted point which, it is understood, was afterwards arranged.)

Another practical consideration is the fact that several societies which are under Provincial jurisdiction have, in recent years, made readjustments which are claimed to be adequate. They would, therefore, not probably be affected. Others would, it is believed, welcome the advantages which a 100% solvent condition would open up to them. With the depressing effects of actuarial insolvency out of the way, a new era would open for Friendly Societies.

What then are the broad principles and requirements of the recent Dominion Act?

The following is a digest and analysis of the principle provisions of the Dominion Act, especially those dealing with solvency:—

1. Fraternal societies not required to comply with the same actuarial test, nor to make the same amount of deposit as regular insurance companies.
2. A large degree of responsibility and liberty is left to the society's own selected but qualified actuary.
3. A Government deposit of \$10,000 is required.
4. Before receiving Dominion license a fraternal society shall file among other statements, an actuarial valuation by a qualified actuary appointed by the society, who shall certify as to the solvency of the society.

5. A foreign fraternal society hitherto transacting business in Canada, and at present unable to furnish an actuary's certificate of 100% solvency, may, if its premium rates for *new members* be considered adequate, and it is otherwise eligible, receive a provisional license annually until 1st March, 1925, after which the society must comply with section (4) above (i.e. be 100% solvent) in order to renew its license.
6. A provincially incorporated fraternal society desiring a Dominion license and unable to furnish an actuary's certificate of 100% solvency on an officially approved basis, may, subject to the other provisions of the Act obtain a license either by depositing with the Government adequate reserves on new certificates after date of license; or, by placing new members on adequate rates, and in a separate class, with their funds held exclusively for such class. Such license may be renewed annually until 1st March, 1925, after which the society must comply with section (4) above (i.e., be 100% solvent) in order to renew license.
7. Special provision is made for dealing with a society falling below 100% solvency. On request (preceded by full investigation) the society must make good the ascertained deficiency within four years, otherwise its license may be withdrawn.
8. Every licensed society shall annually mail to each certificate holder in Canada a copy of the valuation balance sheet on the basis used in the filed annual statement and an explanation of the facts concerning the society's condition thereby disclosed.  
(The basis of valuing mortuary benefits is the National Fraternal Congress Table and interest at 4%, subject to certain permissible variations.)
9. Copies of policy forms must be filed with the Superintendent and shall contain certain standard provisions.

#### WHAT OF THE FUTURE?

In the evolution of the fraternal societies to their present position the duty of the Legislature may be summed up in these broad but sane official words of an important Royal Commission:—

“The stability of these useful bodies ought to be legislatively assured, and the only method of securing and maintaining that stability known to the science of insurance is to forbid the making of contracts below the actual cost.

“With regard to their present members it is not equitable that members hereafter joining and paying rates just equal to actual cost should have their rates affected and their protection imperilled by the needs of those whose provision [rates] may prove inadequate.”

This statement recognizes the two sides of the problem requiring legislative solution—the adequate and inadequate rated members. The majority of Canadian fraternal societies being provincially incorporated and under provincial laws, the provinces are now face to face with the imperative obligation to improve the law and not to fall behind the Dominion and the United States in the effort to protect the public and give permanent stability to these societies, which can fill many useful functions if assured of their future. Adequate rates and proper reserves are an absolute essential to stability. There is no excuse for a society not adopting adequate rates for new members at this late hour. The view of fraternal leaders may be stated in two sentences, addressed to fraternal members:

“*It is a crime to issue certificates upon inadequate rates.*” (Executive Com. Report, Nat. Frat. Congress.)

“I declare that any person who issues a certificate on inadequate rates is committing *a deliberate fraud*. Ignorance is no excuse to-day.” (The President of an American Fraternal Society.)

Thus adequate rates for new members is a first step.



Another step is then necessary. The most reliable fraternal judgment has recently declared that "*the laws should distinctly provide for the segregation of funds accumulated by the payment of those paying adequate rates.*" (Exec. Com. Report, N.F.C.)

The crux of the fraternal problem is, of course, the readjustment of rates or benefits upon the present inadequate-rate membership, as to which I might say much from actual experience. The New York Conference Bill, now generally enacted in the United States, and the Ontario law, both fail to properly protect the new adequate-rate member. These laws leave the solution of the inadequate-rate class to a slow dying pace that jeopardizes the future of a society that will not take effective action. This keeps the whole question of fraternal insurance in uncertainty. So much is this realized both by Insurance Commissioners and the most intelligent and far-sighted fraternal leaders in the United States that a new Bill has, after consultation, been drafted this year, and has been approved by the Insurance Commissioners and by the Executive Committee of the National Fraternal Congress. The main purpose of the Bill is to require:

- (1) Adequate rates for new members.
- (2) Adequate reserves for new members.
- (3) Separation and segregation of reserves for new members.

I add (as an appendix), a copy of the Bill, now called the "Richmond Bill." A world of trouble and distress would have been saved had this Bill been enacted years ago.

The Dominion Act of last year largely anticipates this proposed American legislation, and moreover, it makes provision for bringing the *whole* society to a solvent position within a reasonable time. This Dominion law (9-10 Geo. V, chap. 57) met with the tacit approval of Canadian fraternal leaders when being finally passed.

I do not think it prudent to set out at present detailed provisions for Provincial enactment. That can only be done after mutual conference and careful discussion of local situations. But it may be possible to indicate in outline some things that recent legislation and actual experience have made essential for consideration in any effective legislation. I mention the following:

#### REQUIREMENTS IN NEW LEGISLATION.

1. An annual certified valuation of certificates upon an approved basis.
2. Preparation of a valuation balance sheet, and provision for bringing same to notice of each member. Separate valuation balance sheets where there is segregation of reserves, as a means of education.
3. Adequate rates for new members and maintenance of proper reserves therefor, where inadequate rates not readjusted.
4. Separation and segregation of funds of adequate-rate members, where inadequate-rate members not readjusted.
5. Provision for complete readjustment of inadequate-rate members within a reasonable period, with suitable action where the society does not carry out same in the time specified. Also provision for elimination of a future deficiency.
6. Reasonable liberty and responsibility to be left to the Society's own selected actuarial adviser, who must be qualified.

I refrain from further comment, and in conclusion I submit again that, in any new endeavour, mutual confidences and deference must go hand-in-hand with the adoption of sound insurance principles. The heart and the head must work together. I thus come back to where I began—a new and better method of approach.

I have purposely avoided actuarial technicalities and figures, but I trust the foregoing illustration of the historical method of approaching the subject may be of some assistance to those who may have anything to do in the future in legislation as to solvency of fraternal societies.

A new uniform Provincial law on this subject is one of the needs of the day, and a real service to the public and to the future well-being of the societies would be rendered, by the passage of such a law in Provinces having societies under their jurisdiction.



## APPENDIX "A."

## VICTORIA, AUSTRALIA.

*Amendments to Friendly Societies Act.*

(1) If at any time it appears to the Government Statist that the tables of contributions of a society are not adequate to provide the benefits to be received in consideration of such contributions, the Government Statist shall notify the society accordingly in writing under his hand.

(2) If after the expiration of a period of not less than three years from the date of such notification or any lesser period if the society agrees in writing the Government Statist again notifies the society in manner aforesaid that its tables of contributions are not adequate to provide the said benefits it shall be the duty of the society to adopt tables of contributions certified by the Government Statist to be adequate to provide the said benefits and to submit the same to the Registrar of Friendly Societies for registration.

(3) If the Government Statist reports in writing under his hand to the Registrar of Friendly Societies that any society notified as aforesaid has not (within the period of twelve months next following the date of the second notification above mentioned), adopted tables of contributions certified as aforesaid the Registrar shall on receipt of such report by writing under his hand cancel the registry of such society.

(4) For the purposes of this section the Government Statist may at the expense of any society make a special valuation of the assets and liabilities of such society or cause the same to be made by an actuary nominated by him, and it shall be the duty of the society and of the officers thereof to furnish to the Government Statist or the actuary (as the case may be) all such information as may be necessary for the purposes of such special valuation.

## APPENDIX "B."

## PROPOSED NEW FRATERNAL INSURANCE ACT IN THE UNITED STATES.

A Bill Providing Minimum Rates of Contribution on Certificates Issued After January 1, 1922, and Segregation of Required Accumulations on Such Certificates.

"Section 1. No fraternal benefit society, domestic or foreign, from and after the first day of January, 1922, shall issue certificates of membership, or be licensed to transact business in this State, which does not show in its certificates issued subsequently to the first day of January, 1922, or in its constitution and laws, that it is charging and collecting rates of contribution not lower than rates derived from the National Fraternal Congress Table of Mortality, as adopted by the National Fraternal Congress, August 23, 1899, and with interest assumption not higher than four per centum per annum; or, at the option of the society, any higher mortality table or lower interest rate may be employed; or at its option, it may use contribution rates derived from a table based upon the society's own mortality experience of at least twenty years and covering not less than one hundred thousand insured lives, with interest assumption not higher than four per centum per annum; provided that, where combined contributions are used by any society for both death and permanent total disability benefits, the rates of contribution must be derived from tables based upon reliable combined mortality and permanent total disability experience, and in such case, separation of the mortuary and permanent

total disability funds shall not be required. Nothing herein contained, nor contained in the laws of this State regulating fraternal benefit societies, shall be construed or operate to prevent provisions being incorporated in certificates of membership, or in the constitutions and laws of such fraternal benefit societies, whereby regular benefit contributions and protection are limited to designated periods or whereby contributions are limited to designated periods; or whereby the rate of contribution is to remain level for a less term of years than the duration of the promise to pay benefits; or whereby the rate of contribution is level for a less term of years than the possible duration of the contract, if such contract provides for a definite and stated rate of contribution beginning at a fixed date or dates subsequently to the date of the certificate of membership and contemporary with the date or dates at which the preceding rates of contribution terminate.

"Section 2. Every such fraternal benefit society on certificates of membership issued subsequently to January 1, 1922, shall maintain the accumulation required by the standards of mortality and interest employed for computing rates of contribution, and the said required accumulation and necessary accretions thereon shall be kept separate and independent of the other funds of the society and shall not be liable for, nor used for the payment of the debts or obligations of the society other than those incurred on account of the certificates for the integrity of which such accumulation is maintained, provided, that any such society may employ mortality and interest assumptions which will produce redundant contribution rates in excess of the tabular rates necessary to provide for the accumulation required to maintain the integrity of the adequate rate certificates as determined by valuation on any standard of mortality and interest authorized in Section 1 of this Act, when such authorized standard of mortality and interest assumptions is not more favourable than the average actual experience of the society during the last five years preceding the annual valuation for the determination of said required accumulation; and provided that any such society may make additions to its adequate tabular rates of contribution; and provided further that any such society may, at its election, use the present value of the redundant or excess or additions or increases over the net tabular rates to provide for claims and required accumulation for the purpose of increasing the present value of the rates of members with deficient contributions, such increase not to exceed the degree of technical or valuation solvency.

"Any society that has issued certificates before January 1, 1922, and prior to the passage of this Act, on which it is charging and collecting rates of contribution not lower than the rates required in Section 1 hereof, likewise may segregate the accumulation required to be maintained on such certificates; provided, there also is a segregation of the accumulation required on all certificates issued after the passage of this Act.

"The separation and segregation of required accumulation for certificates on adequate rates of contribution as herein provided shall continue to be made until the society can show that it is creating and maintaining the accumulation required on its certificates taken as a whole, as determined by valuation made in accord with provisions and standards of valuation applicable under the laws of this State.

"The provisions for the segregation of required accumulation, hereinbefore set forth, shall not be construed so as to require a segregation of the certificates issued prior to January 1, 1922, nor as a classification of the general membership, nor the separation thereof into distinct societies or entities, nor shall prevent any such society from establishing common mortuary or benefit and common expense funds. Any such fraternal benefit society, order or association having an actual surplus over and above the amount necessary for payment of claims and for required accumulation may use such surplus as may be prescribed and in the manner provided in its constitution and laws, or by its governing authority, anything in the laws of this State regulating fraternal benefit societies, orders or associations to the contrary notwithstanding."

[The National Fraternal Congress suggests that the date, 1 Jan., 1922, throughout the Bill be changed to 1 Jan., 1925.]



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Report Page.	Short name of Society.	When organized or incorporated.	Head Office.	Name of Secretary.	For what insurance contracts registered.
331	Acco Employees' Society.....	1920	Niagara Falls....	A. G. Ross.....	Sick and funeral benefits
310	American Watch Case Company's Employees' Mutual Welfare Association.....	1919	Toronto.....	H. McGowan.....	Sick and funeral benefits
252	Army and Navy Veterans, Toronto.....	1888	Toronto.....	J. M. Burns.....	Insurance against sickness and death
88	Army and Navy Veterans, Hamilton.....	1889	Hamilton.....	Edward P. Wyatt....	Sick and funeral benefits
113	Bain Wagon Co. Employees' Mutual Benefit Association.....	1900	Woodstock.....	Thos. Armstrong.....	Sick and funeral benefits
82	Bank of British North America W. & O. Fund	1891	Montreal.....	G. B. Snell.....	Insurance against death
90	Beaver Sick and Funeral Benefit Club.....	1917	Toronto.....	W. J. Knox.....	Sick and funeral benefits
326	Berlitchever Brother-Love Sick Benefit Society..	1916	Toronto.....	S. Halperin.....	Sick and funeral benefits
151	Brown Bros., Limited, Employees' Benefit Society	1903	Toronto.....	J. E. Lamb.....	Sick and funeral benefits
290	Brunner Mond Mutual Benefit Society.....	1918	Amherstburg....	H. M. Stanciliff.....	Sick and funeral benefits
117	B. Greening Wire Co., Limited, Employees' Benefit Society.....	1910	Hamilton.....	G. S. Battram.....	Sick and funeral benefits
217	Burrow, Stewart and Milne Benefit Society.....	1911	Hamilton.....	A. G. Tribbeck.....	Sick and funeral benefits
296	Canada Cycle and Motor Co., Ltd., Employees' Mutual Benefit Society.....	1918	Weston.....	Percy Knight.....	Sick and funeral benefits
162	Canadian Allis-Chalmers, Ltd., Employees' Mutual Benefit Society.....	1890	Toronto.....	J. E. Ford.....	Sick and funeral benefits
160	Canada Furniture Manufacturers (Limited) Employees' Benefit Society.....	1895	Woodstock.....	R. A. Scott.....	Sick and funeral benefits
233	Canadian Order of Beavers.....	1913	London.....	E. J. W. Griffiths....	Sick and funeral benefits
241	Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners.....	1914	Toronto.....	William Young.....	Sick and funeral benefits
332	Canadian Hebrew Benevolent Society.....	1920	Toronto.....	Joseph Schein.....	Sick and funeral benefits
9	Chosen Friends, Canadian Order of.....	1882	Hamilton.....	W. F. Montague.....	Ins. against sickness and disability or death
203	Canadian Order of Rechabites.....	1912	Toronto.....	J. E. T. Paterson.....	Sick and funeral benefits
139	Cigarmakers' Union No. 27, Toronto.....	1869	Toronto.....	J. Pamphilon.....	Sick, funeral and out of work benefits
147	Cigarmakers' Union No. 55, Hamilton.....	1869	Hamilton.....	E. Jennings.....	Sick, funeral and out of work benefits
133	Civil Service Mutual Benefit Society.....	1872	Ottawa.....	W. J. Lynch.....	Insurance against sickness and death



100	Cobban Manufacturing Co.'s Employees' Mutual Benefit Society .....	1888	Toronto .....	Henry Meade .....	Sick and funeral benefits
98	Cockshutt Plow Co. Relief Association .....	1899	Brantford .....	T. C. Graham .....	Sick and funeral benefits
61	Commercial Travellers' Association of Canada...	1874	Toronto .....	James Sargent .....	Insurance against accident and death
294	Consumers Gas Co., Employees' Mutual Benefit Society .....	1918	Toronto .....	Chris. Kennedy .....	Sick and funeral benefits
329	Czenstochower Aid Society .....	1916	Toronto .....	M. Rosen .....	Sick and funeral benefits
176	Daughters and Maids of England Benevolent Society .....	1890	Toronto .....	L. G. Cross .....	Sick and funeral benefits
94	Dominion Expressmen's Sick Benefit Association .....	1889	Toronto .....	W. M. Carruthers .....	Insurance against sickness and death
333	Dominion Forge & Stamping Co., Limited, Employees' Mutual Benefit Association .....	1920	Windsor .....	E. A. LeCroix .....	Sick and funeral benefits
229	Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society .....	1913	Toronto .....	L. P. Arlett .....	Sick and funeral benefits
223	Employees' Protective League of the Seamen Kent Company, Limited .....	1912	Meaford .....	M. Coulter .....	Sick and funeral benefits
172	Evening Telegram Employees' Benefit Society ..	1912	Toronto .....	T. Hopmans .....	Sick and funeral benefits
105	Federated Association of Letter Carriers .....	1891	Toronto .....	A. McMordie .....	Insurance against sickness and death
213	First Italian Society of Hamilton .....	1911	Hamilton .....	A. del Piero .....	Sick and funeral benefits
20	Foresters, Canadian Order of .....	1879	Brantford .....	A. Van Someren .....	Insurance against sickness and death
53	Foresters, Catholic Order of .....	1883	Chicago .....	Thos. F. McDonald .....	Insurance against sickness and death
145	Gendron Manufacturing Co.'s Employees' Benefit Society .....	1900	Toronto .....	R. L. Archambault .....	Sick and funeral benefits
121	Globe Printing Co.'s Employees' Benefit Society ..	1885	Toronto .....	G. Cashman .....	Sick and funeral benefits
331	Goodyear Relief Association .....	1919	Toronto .....	J. H. Thompson .....	Sick and funeral benefits
231	Gould, Shapley and Muir Company Employees' Relief Association .....	1913	Brantford .....	W. J. Davies .....	Sick and funeral benefits
153	Grand Order of Israel Benefit Society .....	1908	Hamilton .....	J. Freedman .....	Sick and funeral benefits
164	Gutta Percha and Rubber Man'g Co.'s Employees' Sick Benefit Society .....	1901	Toronto .....	S. Wrathall .....	Sick and funeral benefits
292	H. A. Mutual Benefit Association .....	1918	Toronto .....	G. Bartholomew .....	Sick and funeral benefits
207	Hamilton Firemen's Benefit Fund .....	1910	Hamilton .....	B. McSweeney .....	Insurance against sickness and death; also lifetime benefits
166	Hamilton Lodge No. 25, Theatrical Mechanical Association .....	1907	Hamilton .....	H. C. Stroud .....	Sick and funeral benefits
78	Hamilton Police Benefit Fund .....	1891	Hamilton .....	Chas. Green .....	Insurance against death, also lifetime benefits
119	Hamilton Rolling Mills Benefit Society .....	1905	Hamilton .....	H. P. Heath .....	Sick and funeral benefits
270	Hamilton St. Stanislaus Mutual Benefit Society ..	1916	Hamilton .....	Jos. Koziol .....	Sick and funeral benefits

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250	Hay & Company Employees' Mutual Benefit Association.....	1915	Woodstock .....	J. G. Harrison .....	Sick and funeral benefits
143	Heintzman & Co.'s Employees' Benefit Society...	1885	Toronto .....	T. H. Kirk .....	Sick and funeral benefits
192	Hebrew Friendly Society of Toronto .....	1909	Toronto .....	A. Ovenstein .....	Sick and funeral benefits
288	Hebrew Sick Benefit Society.....	1918	Toronto .....	G. Tenenbaum .....	Sick and funeral benefits.
258	Hibernians, Ancient Order of.....	1888	Ottawa.....	Thos. E. Donovan .....	Insurance against sickness and death
13	Home Circles, Canadian Order of .....	1884	Toronto.....	J. M. Foster, B.A.....	Insurance against sickness and death, also lifetime benefits (including endowments)
221	Imperial Varnish and Color Sick Benefit Society ..	1911	Toronto.....	G. N. Hill .....	Sick benefits
320	Independent Hebrew Benefit Association of Ottawa	1919	Ottawa .....	N. T. Newman .....	Sick and funeral benefits
149	Irish Catholic Benevolent Union.....	1883	Toronto.....	Robert Scollard .....	Insurance against sickness and death
312	Italo-Canadese Benevolent Society.....	1919	Toronto.....	G. Bagnato.....	Sick and funeral benefits
316	Judean Benevolent and Friendly Society.....	1919	Toronto .....	I. Hornick.....	Sick and funeral benefits
246	Kieltzer Sick Benefit Society of Toronto .....	1914	Toronto .....	N. Yasue .....	Sick and funeral benefits
57	Knights of Pythias, Supreme Lodge .....	1864	Toronto .....	Alex. Coulter.....	Insurance against sickness and death
209	Knights of Malta, Chapter General of Canada....	1909	Toronto .....	H. J. Bentley .....	Insurance against sickness and death
186	Knights of St. John, Ontario Grand Commandery	1893	Toronto. ....	R. E. King.....	Insurance against sickness and death
174	La Congregazione della Immacolata Concezione di Marie Santissima .....	1904	Toronto .....	P. Manganelli .....	Sick and funeral benefits
141	Ladies' Orange Benevolent Association .....	1895	Toronto .....	Mrs. J. Gordon.....	Sick and funeral benefits
266	Linitzer Sick Benefit Society .....	1916	Toronto .....	I. Berman .....	Sick and funeral benefits.
278	Loggia D'annunzio Mutual Aid & Benevolent Society	1916	Thorold .....	F. Masella.....	Sick and funeral benefits
80	London Police Benefit Fund Association .....	1877	London .....	W. McCullough.....	Insurance against death, also lifetime benefits
272	Loyal Order of Moose of Ontario .....	1917	Toronto.....	N. G. Heyd.....	Sick and funeral benefits
300	Loyal Orange Young Briton Lodge No. 33 .....	1895	Ottawa.....	J. M. Farmer .....	Sick and funeral benefits
102	Loyal True Blue Association .....	1893	St. Catharines ..	M. S. Plumley.....	Insurance against sickness and death
104	Loyal True Blue Orphanage .....				



45	Maccabees, The	1883	Detroit	Thos. Watson	Insurance against sickness and death
332	Machine & Stamping Co. Employees' Mutual Benefit Society	1920	Toronto	Miss E. A. Snyder	Sick and funeral benefits
109	Massey-Harris, Toronto, Employees' Mutual Benefit Society	1883	Toronto	Thos. Carruthers	Sick and funeral benefits
111	Massey-Harris, Limited, Brantford, Employees' Benefit Association	1885	Brantford	J. R. Harner	Sick and funeral benefits
86	Methodist Book and Publishing House Employees Benefit Society	1895	Toronto	A. J. Saunders	Sick and funeral benefits
196	Mozirer Sick Benefit Society	1906	Toronto	H. Rosenberg	Sick and funeral benefits
178	Mutual Masonic Compact	1871	St. Catharines	H. J. Johnston	Insurance against death
123	National Cash Register Co.'s Employees' Benefit Society	1907	Toronto	H. E. Godwin	Sick and funeral benefits
227	National Iron Works Employees' Mutual Benefit Society	1913	Toronto	George Clarke	Sick and funeral benefits
25	Oddfellows, Canadian Order of	1882	Toronto	Robert Fleming	Insurance against sickness and death
67	Oddfellows, Independent Order of	1855	Toronto	Wm. Brooks	Insurance against sickness and death
17	Oddfellows' Relief Association	1874	Kingston	F. G. Evanson	Insurance against disability or death
157	Oddfellows, Independent Order of, M. U.	1887	Toronto	J. T. Tilley	Insurance against sickness and death
314	Oneida Community, Ltd., Employees Relief Ass'n.	1919	Niagara Falls	Miss M. Smith	Sick and funeral benefits
200	Ontario Commercial Travellers' Association	1880	London	J. H. Hiscocks	Mortuary benefits
282	Orange Grand Lodge of Ontario East	1894	Belleville	F. M. Clarke	Sick and funeral benefits
72	Orange Grand Lodge of Ontario West	1860	Toronto	F. M. Fitzgerald	Insurance against sickness and death
37	Orange Grand Lodge of B. A.	1890	Toronto	T. H. Bell	Insurance against sickness and death
286	Ottawa Firemen's Superannuation & Benefit Fund	1917	Ottawa	H. A. Argue	Insurance against death; also life-time benefits
264	Ottawa Hebrew Benefit Society	1915	Ottawa	I. L. Cohen	Sick and funeral benefits
254	Ottawa Typographical Union No. 102	1867	Ottawa	J. K. Peffers	Sick and funeral benefits
268	Ottawa Theatrical Mechanical Association No. 49	1916	Ottawa	Romeo R. Marcell	Sick and funeral benefits
115	Ottawa Unity Protestant Benefit Society	1869	Ottawa	J. A. Murphy	Insurance against sickness and death
276	Polish Young Men's Hebrew Society	1915	Toronto	S. Fisher	Sick and funeral benefits
107	Postal Benefit Association of Toronto	1891	Toronto	P. W. Ellis	Insurance against death
137	Pride of Israel Sick Benefit Society	1905	Toronto	S. Steiner	Sick and funeral benefits
308	Rogers, Wm., Mfg. Co., Welfare Society	1919	Niagara Falls	M. G. Hess	Sick and funeral benefits
40	Royal Arcanum, Supreme Council	1877	Boston	S. N. Hoag	Insurance against sickness and death
49	Royal Templars of Temperance	1884	Hamilton	C. Van Norman Emory	Insurance against sickness and death
248	Roumanian Aid Association Gloria	1913	Hamilton	E. Maga	Sick and funeral benefits
205	Ruthenian Brotherhood of St. John the Baptist	1911	Brantford	D. Jakowel	Sick and funeral benefits
219	Sawyer-Massey Co., Limited, Employees' Mutual Benefit Association	1911	Hamilton	Thos. Barnes	Sick and funeral benefits



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331	Slingsby Mfg. Co., Limited. Employees Benefit Association .....	1920	Brantford .....	C. B. Hitchon .....	Sick and funeral benefits
306	Società di Mutuo Soccorso Racalmutes .....	1919	Hamilton .....	C. Borsellino .....	Sick and funeral benefits
239	Società Di Mutuo Soccorso La Trinacria Di Toronto .....	1914	Toronto .....	M. Calderone .....	Sick and funeral benefits
318	Sons of Abraham Benefit Society .....	1919	Hamilton .....	P. Reiter .....	Sick and funeral benefits.
29	Sons of England Benefit Society .....	1877	Toronto .....	David Proctor .....	Insurance against sickness and death
298	Sons of Jacob Benevolent Society .....	1918	Toronto .....	M. Pollack .....	Sick and funeral benefits
190	Società Figli di Mutuo Soccorso St. Antonio di Ottawa .....	1909	Ottawa .....	V. Macri .....	Sick and funeral benefits
74	Sons and Daughters of Ireland Protestant Association .....	1890	Toronto .....	James Steele .....	Insurance against sickness and death
244	Sons of Italy Mutual Aid and Benevolent Society .....	1914	Niagara Falls .....	J. M. Garbellano .....	Sick and funeral benefits
260	Sons of Lithuania Benefit Society .....	1914	Toronto .....	J. Petrovitch .....	Sick and funeral benefits
182	Sons of Poland Friendly Society .....	1907	Toronto .....	Chas. Sanoeki .....	Sick and funeral benefits
34	Sons of Scotland Benevolent Association .....	1876	Toronto .....	F. S. Mearns .....	Insurance against sickness and death
188	Sons of Temperance of Ontario, Sick and Funeral Benefit Department .....	1908	Aurora .....	J. M. Walton .....	Sick and funeral benefits
262	Saint Stanislaus Mutual Benefit Society .....	1915	Toronto .....	Paul Bilewicz .....	Sick and funeral benefits
135	Steel Co. of Canada, Ltd., Hamilton Works Employees' Benefit Society .....	1902	Hamilton .....	Gordon W. Brent .....	Sick and funeral benefits
194	St. Albert Friendly Society .....	1909	Renfrew .....	Frank Cybulski .....	Sick and funeral benefits
125	St. Boniface Benefit Society .....	1894	Kitchener .....	E. K. Wey .....	Sick and funeral benefits
235	St. David's Y.P.U. Sick Benefit Society .....	1914	Toronto .....	J. B. Whiteley .....	Sick and funeral benefits.
155	St. Jean Baptiste Society .....	1888	Ottawa .....	J. Saint Germain, B.A .....	Insurance against sickness and death
131	St. Joseph Aid Society of Formosa .....	1887	Formosa .....	Matthew Weiller .....	Sick and funeral benefits
127	St. Joseph's Mutual Benefit Society .....	1889	Toronto .....	J. Bouvier .....	Sick and funeral benefits
184	St. Joseph Lithuanian Benefit Society .....	1908	Toronto .....	A. Morkis .....	Sick and funeral benefits
63	St. Joseph Union of Canada .....	1863	Ottawa .....	Charles Leclerc .....	Insurance against sickness and death
280	St. Luke Benefit Society .....	1894	Amherstburg .....	Chas. Odette .....	Sick and funeral benefits
304	Star of Italy Mutual Aid and Benevolent Society .....	1919	Niagara Falls .....	A. Saccomanno .....	Sick and funeral benefits
302	Staszower Benefit Society .....	1918	Toronto .....	W. Applebaum .....	Sick and funeral benefits

284	Toronto Civic Employees' Benevolent Association	1888	Toronto	R. W. Coulson.....	Insurance against sickness and death
168	Theatrical Mechanical Association	1886	Toronto	S. Y. Meredith .....	Insurance against sickness and death,
322	Toronto Carpet & Barrymore Cloth Mutual Benefit Society				
274	Toronto Firemen's Benefit Fund	1919	Toronto	C. S. Newton.....	Sick and funeral benefits
324	Toronto Hearts of Oak Medical Agency	1891	Toronto	A. W. Laver .....	Insurance against sickness and death, also
237	Toronto & Niagara Power Cos. Employees Mutual Benefit Society	1919	Toronto	F. C. Babbage.....	lifetime benefits Medical Aid
176	Toronto Hebrew Benevolent Society	1914	Toronto	W. J. Rogers.....	Sick and funeral benefits
256	Toronto Musical Protective Association	1899	Toronto	D. Pullan .....	Sick and funeral benefits
225	Toronto Independent Benevolent Association	1887	Toronto	Jos. Weatherburn .....	Sick and funeral benefits
76	Toronto Police Benefit Fund	1911	Toronto	S. Weinburg.....	Sick and funeral benefits
92	Toronto Railway Employees' Union	1882	Toronto	David Gordon .....	Insurance against death; also lifetime benefits
84	Toronto Typographical Union No. 91	1893	Toronto	W. D. Robbins .....	Sick and funeral benefits
180	Transportation Club of Toronto	1844	Toronto	Samuel Hadden .....	Sick and funeral benefits
		1917	Toronto	W. A. Gray .....	Sick and funeral benefits
5	United Workmen, Ancient Order of	1879	Toronto	F. G. Inwood.....	Insurance against sickness and death
.....	United Hebrew Benefit Society	1918	Toronto	S. H. Shroff.....	Sick and funeral benefits
129	Verity Plow Company Relief Association	1899	Brantford	Chas. Carter.....	Sick and funeral benefits
332	Willys-Overland Employees' Mutual Benefit Society	1920	Toronto	G. Kingsburg.....	Sick and funeral benefits
96	W. & J. G. Greey's Employees' Mutual Sick Benefit Society	1899	Toronto	Fred D. Hunt.....	Sick and funeral benefits
198	Young Men's Hebrew Association	1912	Toronto	Harry Sweig.....	Sick and funeral benefits
215	Zion Benevolent Society	1911	Toronto	P. J. Isaacson.....	Sick and funeral benefits





# LOAN AND TRUST CORPORATIONS' STATEMENTS

BEING

ABSTRACTS FROM FINANCIAL STATEMENTS  
MADE BY

BUILDING SOCIETIES, LOAN COMPANIES, LOANING LAND  
COMPANIES, AND TRUST COMPANIES

FOR THE YEAR ENDED

31st DECEMBER, 1919.

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PRINTED BY ORDER OF  
THE LEGISLATIVE ASSEMBLY OF ONTARIO

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TORONTO :

Printed and Published by A. T. WILGRESS, Printer to the King's Most Excellent Majesty

1920

Printed by  
THE RYERSON PRESS.

*To His Honour LIONEL HERBERT CLARKE, Lieutenant-Governor of the Province of Ontario.*

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present to Your Honour the Report of the Registrar of Loan Corporations for the Province of Ontario for the year 1920.

Respectfully submitted,

W. E. RANEY,

Toronto, January 17th, 1921.

*Attorney-General.*



TO THE HONOURABLE W. E. RANEY, K.C., M.P.P.,

*Attorney-General.*

SIR,—I have the honour to submit herewith the Twenty-third Annual Report of the Registrar of Loan Corporations of Ontario.

As is usual, the statements included in this Report are arranged according to the classes defined by the Act, namely, Loan Corporations, Loaning Land Corporations, and Trust Companies.

The information given in this Report is an abstract from the sworn statements of the chief officers and auditors of the companies. The Department assumes no responsibility for the correctness of the figures submitted or for the valuation of the securities which compose the assets of the companies.

#### FORM OF ANNUAL RETURN TO DEPARTMENT.

Considerable difficulty was occasioned the companies in completion and the Department in the interpretation of the form of cash statement of income and expenditure which was part of the annual statement from which the published abstracts contained in this Report were made. This and other features of the statement form rendered a revision desirable in order that useful information might be given to the public in a form easily understood.

Because of the legislation enacted by the Dominion Parliament in 1920, a revision of the form of Annual Statement rendered to the Dominion Department was also being undertaken. It was therefore possible by collaboration between the Departments to secure a basis of uniformity for the statements which are to be rendered by the companies to the Dominion and Ontario Departments. The Departments were greatly assisted in this work by a committee of accountants of the Loan and Trust Companies under the chairmanship of Mr. R. P. Baker. Through these joint efforts a form of return has been adopted for the affairs of the companies for the year 1920 which will have important advantages over forms of statement previously used.

#### ANNUAL STATEMENT TO SHAREHOLDERS AND OTHERS.

By the provisions of the Ontario Loan and Trust Corporations Act, 1919, every corporation is required to issue to every shareholder, debenture holder, resident in Canada, and depositor whose deposits exceed \$100, a statement of its affairs in the form prescribed by the Registrar from time to time. It was, therefore, the duty of the Registrar to settle a standard form for these Annual Statements to shareholders and others to be used by all companies. This was accomplished by co-operation with the same committee of accountants of the companies, with the result that for the first time the Annual Statements made to shareholders by these companies will be on a basis which clearly reveals to those receiving them a fair view of the financial standing of the company. The general statement thus provided can be examined in greater detail in the Annual Return published by the Department, which follows the same plan of arrangement. The standardization of form will also enable comparisons to be made between companies, and afford much useful information as to the business and affairs of the Loan and Trust Companies generally.

Too much importance can scarcely be attached to this accomplishment. There can be no doubt that the affairs of the two Ontario Loan Corporations which recently went into liquidation could never have reached the stage at which they were finally wound up if the shareholders had been able to ascertain from the Annual Statements which they received the real position of the affairs of the companies. The Annual Report of the Registrar of Loan Corporations reaches a limited number of persons, and therefore the detailed information which it contains does not entirely fulfil its purpose of disclosing to the general public the full condition of the affairs of the companies. On the other hand, the published Annual Statement of the company which is put into the hands of every shareholder and of the debenture holders and depositors above mentioned, receives not only a wider circulation but closer scrutiny. This new form of statement has therefore, in the opinion of the Department, a very high value in preventing the investing public from being deceived by a form of statement which conceals weaknesses of the companies' affairs. A copy of the standard form is published on pages 190 and 191 of this Report.



## SUPERVISION AND INSPECTION OF COMPANIES.

As intimated in the Report of last year, the general matter of policy of the Department on the subject of supervision and regulation of the affairs of Loan Corporations has been under review. In the meantime the Parliament of Canada has led the way by adopting the legislation necessary to provide for a system of inspection and supervision of Dominion Loan and Trust Companies similar to that now in effect in connection with the insurance companies licensed by the Dominion.

After a very careful survey of the general situation, the Department has reached the conclusion that such a system of inspection as the Dominion has adopted can, when efficiently administered, prove a most valuable safeguard of the public interest and prevent the recurrence of such failures of Loan Companies as those recently experienced.

At the present time the Registrar has, under the provisions of the Ontario Act, the authority to make an examination of the affairs of a company when he deems necessary. Such an examination, however, is attended with very real danger. As it is an extraordinary proceeding, it cannot be undertaken without causing public comment and alarm for the security of the company concerned. Suspicion is cast upon the company whose affairs are under examination, which may be quite unwarranted by the facts of the case.

For these reasons the Department respectfully submits for your consideration a recommendation that legislation should be enacted to provide for the regular inspection of the affairs of the Loan and Trust Companies of the Province in a manner similar to the inspection which is now in effect in regard to insurance companies which come within the authority of the Department.

## DEPOSIT BUSINESS OF LOAN COMPANIES.

Repayments of sterling debentures during the last two years have been substantial and the acquisition of new money from Great Britain and European countries practically nil. Because of the high rates of interest paid by Dominion and Provincial Government and municipal bonds, the companies have been able to increase their domestic borrowings on debentures only slightly. Monies received on deposit have been substantially increased; in the case of three of the smaller companies the limit of borrowing on deposits allowed by statute has already been reached and a number of other companies are nearing a similar embarrassment. The demand for mortgage loans is also increasing for urban building and farm loan purposes as the return to normal conditions proceeds. So much is this the case that it has become a matter of real concern to the public as well as to the companies that the supply of monies available for such loans should receive large increment. With the closing of the British and foreign markets to the loan companies and the limited sale of loan company debentures locally the only available source of increase in funds for this purpose is the supply of monies received through deposits. It is entirely to be expected, therefore, that the companies will ask to have the present limit of deposits increased if this normal development is to be provided for.

A summary statement of the borrowings and analysis of the assets of loan companies receiving deposits in Ontario is printed on pages 192, 193 and 194 of this Report.

Some agents for British investors in loan company debentures have for many years looked coldly upon the extension of the deposit business of Canadian loan companies for the reason that the Canadian depositor is believed to be in a preferred position because of his right to withdraw his deposit monies on short notice. Their influence has been sufficient to induce some companies who have access to the British money market not to exercise their right to take deposits. The fear is now expressed by some Canadian companies that any extension of the present statutory limit of deposits might result in a withdrawal of British money now invested in loan companies' debentures. Other British agents hold a directly contrary view. They state that the opinion above quoted has long since been disproved, and the present disposition of the British investor is to regard the increase in deposits of Canadian companies as an indication of local confidence in the company receiving them, and therefore an additional inducement to the British investor.

Subject to the settlement of that disputed question in a manner which will maintain the confidence of British investors the Department believes that from the standpoint of the public interest the only question which can be raised as to the desirability of extending the present limit of deposits is whether or not the deposit features of the loan company business are adequately safeguarded.

It is apparent that the necessary safeguards are two:

First:—The investment of the monies of the company in the best possible form of security.

Second:—The maintenance of a sufficient amount of cash and readily marketable or

liquid securities to meet any sudden demand which may be made upon the company for withdrawal of deposit monies.

The Department feels justified in recommending to you that if these two features are amply protected a reasonable extension of the limit of money which may be received on deposit by Loan Corporations might safely be allowed. If the deposit business of Loan Companies increases, a double advantage to the public will accrue, namely, a greater supply of mortgage loan monies at moderate cost and a better rate of interest on savings deposits.

#### DEPOSIT BUSINESS OF TRUST COMPANIES.

In the case of Trust Companies, the transaction of the receiving of monies on deposit is quite different from that in the case of Loan Companies. With a Loan Company the relationship of the company to the depositor is the ordinary relationship of debtor and creditor, while, on the other hand, the relationship of a Trust Company to its depositor is the relationship of trustee to "cestui que trust." This latter relationship involves the limitation of the character of the investment into which the monies of the depositors may be placed to the class of security definitely authorized by statute for trust funds, and it involves also a definite ear-marking and setting aside of those securities for the benefit of the depositors as distinguished from any other class of claimant or creditor of the Trust Company.

The present Ontario Act, however, has not made clear the intention to distinguish the borrowing of money by taking deposits (which is forbidden by the statute) from the receiving of monies in trust for investment (which right is given by the statute). It is in the interests of the public and the companies that the intention of the Act should be made plain, and the Department respectfully recommends that the Legislature should be asked to clarify this situation.

I have to record the recent death of Mr. W. J. Vale, late Assistant Registrar of Loan Corporations, who has for many years filled a large place in the direction of the affairs of the Department, and to acknowledge the obligation which the Department is under in respect of his long public service.

Yours faithfully,

V. EVAN GRAY,

*Registrar of Loan Corporations.*

Parliament Buildings,  
15th January, 1921.



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## NOTE

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Section 112 of The Loan and Trust Corporations Act (R.S.O. 1914, Chap. 184) provides as follows:—

112.—(1) No corporation shall, under the penalty of becoming disentitled to registry or of having its registry suspended or cancelled make, print, publish, circulate, authorize or be a party or privy to the making, printing, publishing, or circulating of any statement or representation that its solvency or financial standing is vouched for by the Registrar or that the publication of its statement in his report is a warranty or representation of the solvency of the corporation, or of the truth or accuracy of such statement in any particular.

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# I. LOAN COMPANIES

A. COMPANIES HAVING PERMANENT STOCK ONLY

DETAILED REPORTS OF THE SEVERAL COMPANIES

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## THE BRITISH MORTGAGE LOAN COMPANY OF ONTARIO

Head Office, Stratford, Ontario.

*President—J. W. Scott.**Vice-President—Hon. Nelson Monteith.**Manager and Secretary-Treasurer—J. A. Davidson.*

## BALANCE SHEET AS AT 31st DECEMBER, 1919

## LIABILITIES

## To SHAREHOLDERS.

1. Ordinary joint stock capital, total paid thereon .....	500,000 00	
2. Dividends declared in respect of (1), but not yet paid ...	30,000 00	
3. Unappropriated profits in respect of (1) .....	10,251 14	
4. Reserve fund in respect of (1) .....	430,000 00	
		<u>970,251 14</u>

## To THE PUBLIC.

5. Debentures payable in Canada maturing in 1920 .....	158,025 24	
6. Debentures payable in Canada maturing in subsequent years .....	994,194 00	
7. Interest due and accrued on (5), (6) .....	11,975 30	
8. Deposits .....	824,475 70	
9. Interest on deposits, due and accrued (8) .....	14,896 52	
		<u>2,003,566 76</u>
Total liabilities .....		<u>2,973,817 90</u>

## ASSETS

## REAL ESTATE.

10. Office premises .....	19,250 00	
11. Freehold land (including buildings) other than the fore- going .....	9,743 00	
		<u>28,993 00</u>

## DEBTS SECURED BY CHARGES ON LAND.

12. First mortgages .....	1,649,816 53	
13. Interest due and accrued on (12) .....	45,106 47	
		<u>1,694,923 00</u>

## STOCKS, BONDS AND DEBENTURES.

14. Dominion of Canada .....	20,000 00	
15. Provinces of Canada .....	144,517 00	
16. Municipalities situated in Canada .....	999,393 00	
17. Interest due and accrued on (14), (15), (16) .....	30,005 00	
		<u>1,193,915 00</u>

## CASH.

18. On hand .....	9,947 10	
19. In banks .....	45,289 80	
		<u>55,236 90</u>

## ASSETS NOT HEREINBEFORE MENTIONED.

20. Office furniture .....	750 00	
Total assets .....		<u>2,973,817 90</u>

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On deposits, 3.53%; on debentures, 5%.

Average rate of interest per annum earned by the Corporation during 1919:  
(a) On mortgages of realty, 6.44%; (b) On other securities, 6.35%.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: William Irwin, and George Hamilton, Stratford.  
For 1920: Not yet appointed.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, 1919, and July 2nd, 1919, at 10% per annum, payable half-yearly on January 2nd, 1919; at 12% per annum, payable half-yearly on July 2nd, 1919.

Debts secured by mortgages on land: All in the Province of Ontario.

First mortgages under which no legal proceedings have been taken: \$1,694,923.00.

DIRECTORS AT 31ST DECEMBER, 1919.

J. W. Scott, Listowel.	Theo. Parker, Sebringville.
Hon. Nelson Monteith, Stratford.	James W. Brown, Stratford.
James Trow, Stratford.	Thomas Ballantyne, Stratford.
Dr. James A. Robertson, Stratford.	J. A. Davidson, Stratford.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies' Act or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.
Fully called .....	5,000	\$ 100	\$ 500,000	\$ c. 500,000 00
Totals.....	5,000	100	500,000	500,000 00

# THE BROCKVILLE LOAN AND SAVINGS COMPANY

Head Office, Brockville, Ontario.

*President*—D. W. Downey.  
*Vice-President*—J. Gill Gardner.

*Manager*—L. C. Dargavel.  
*Secretary-Treasurer*—G. M. Larke.

## BALANCE SHEET AS AT 31st DECEMBER, 1919

### LIABILITIES

#### To SHAREHOLDERS.

1. Ordinary joint stock capital, total paid thereon .....	204,790 00	
2. Joint stock capital paid in advance of calls .....	98,253 00	
3. Dividends declared in respect of (1), (2), but not yet paid ..	10,600 70	
4. Reserve fund in respect of (1), (2) .....	125,000 00	
5. Contingent fund in respect of (1), (2) .....	3,877 00	
		442,520 70

#### To THE PUBLIC.

6. Deposits .....	283,408 68	
7. Money borrowed on security from chartered banks .....	4,615 38	
		288,024 06
Total liabilities .....		730,544 76

### ASSETS

#### REAL ESTATE.

8. Freehold land (including buildings) other than the foregoing .....	4,262 17
-----------------------------------------------------------------------	----------

#### DEBTS SECURED BY CHARGES ON LAND.

9. First mortgages .....	617,031 91	
10. Second and subsequent mortgages, agreements for sale or purchase .....	17,384 29	
11. Interest due and accrued on (9) and (10) .....	13,292 70	
		647,708 90

#### STOCKS, BONDS AND DEBENTURES.

12. Dominion of Canada .....	1,000 00	
13. Municipalities situated in Canada .....	64,833 24	
14. Interest due and accrued on (12) and (13) .....	723 44	
		66,556 68
15. School districts situated in Canada .....	\$8,055 37	
16. Interest due and accrued on (15) .....	252 27	
		8,307 64

#### CASH.

17. On hand .....	2,517 77
-------------------	----------

#### ASSETS NOT HEREINBEFORE MENTIONED.

18. Office furniture .....	1,191 60	
Total assets .....		730,544 76



MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On deposits, 4%.

Average rate of interest per annum earned by the Corporation during 1919: (a) On mortgages of realty, 8%; (b) On other securities, 5¼%.

Loans written off, \$3,632.37.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1919: Number 6; amount, \$4,008.81.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: K. G. Starr, and George Turner, Brockville.  
For 1920: C. S. Scott & Co., Hamilton.

What were the Dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? July 2nd, 1919; Jan. 2nd, 1920; seven per cent. per annum.

Debts secured by mortgages on land: All in Province of Ontario.

First mortgages under which no legal proceedings have been taken .....	625,691 93
Mortgages under which legal proceedings have been taken and are still unsettled .....	4,008 81
Amount secured by agreements for sale or purchase of property not subject to prior mortgage .....	18,008 16
	<hr/> 647,708 90

DIRECTORS AT 31ST DECEMBER, 1919.

D. W. Downey, Brockville.	C. S. Cossitt, Brockville.
J. Gill Gardner, Brockville.	J. W. Ridgeway, Brockville.
A. C. Hardy, Brockville.	Albert Gilmour, Brockville.
L. C. Dargavel, Brockville.	

Class I.—Fixed and Permanent Capital Stock created by virtue of Building Society Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid and constituting an asset of the Corporation.
60 per cent. called .....	7,000	\$ 50	\$ 350,000	\$ c. 204,790 00	\$ c. 46,957 00
Paid in advance of calls...	.....	.....	.....	98,253 00	.....
Totals.....	7,000	50	350,000	303,043 00	46,957 00

## CANADA LANDED AND NATIONAL INVESTMENT COMPANY, LIMITED

Head Office, Toronto, Ontario.

*President*—John Hoskin, K.C., LL.D., D.C.L.*Vice-President*—D. E. Thomson, K.C., LL.D.*Manager*—Edward Saunders.

## BALANCE SHEET AS AT 31st DECEMBER, 1919

## LIABILITIES

## To SHAREHOLDERS.

1. Ordinary joint stock capital, total paid thereon .....	1,205,000 00	
2. Dividends declared in respect of (1), but not yet paid..	27,112 50	
3. Unappropriated profits in respect of (1) .....	26,221 21	
4. Reserve fund in respect of (1) .....	1,355,000 00	
		<u>2,613,333 71</u>

## To THE PUBLIC.

5. Debentures payable in Canada maturing in 1920 .....	64,600 00	
6. Debentures payable in Canada maturing in subsequent years .....	276,667 74	
7. Interest due and accrued on (5), (6) .....	4,897 29	
8. Debentures payable elsewhere than in Canada maturing in 1920 .....	823,624 93	
9. Debentures payable elsewhere than in Canada maturing in subsequent years .....	2,766,862 25	
10. Interest due and accrued on (8), (9) .....	25,342 00	
11. Other liabilities to the public, viz.: Sundry accounts ....	31,099 79	
		<u>3,993,094 00</u>
Total liabilities .....		<u>6,606,427 71</u>

## ASSETS

## REAL ESTATE.

12. Office premises .....	35,000 00	
13. Freehold land (including buildings) other than the foregoing .....	67,691 92	
		<u>102,691 92</u>

## DEBTS SECURED BY CHARGES ON LAND.

14. First mortgages .....	4,574,605 07	
15. Second and subsequent mortgages, agreements for sale or purchase .....	15,542 50	
16. Interest due and accrued on (14) and (15) .....	44,102 00	
		<u>4,634,249 57</u>

## STOCKS, BONDS AND DEBENTURES.

17. United Kingdom of Great Britain and Ireland .....	270,672 26	
18. Dominion of Canada .....	350,000 00	
19. Provinces of Canada .....	92,475 08	
20. Municipalities situated in Canada .....	419,151 14	
		<u>1,132,298 48</u>
21. School districts situated in Canada .....	454,222 73	
22. Interest due and accrued on (17) to (21) .....	1,064 00	
		<u>455,286 73</u>

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

23. Principal ..... 7,750 00

CASH.

24. On hand ..... 397 73  
25. In banks ..... 273,753 28  
274,151 01

Total assets ..... 6,606,427 71

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On debentures, 5.37%.

Average rate of interest per annum earned by the Corporation during 1919:  
(a) On mortgages of realty, 7.12%; (b) On other securities, 5.86%.

Loans transferred to real estate account during 1919, \$8,238.00.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: T. Watson Sime, C.A., F.C.A., Toronto, and George W. Stiff, F.C.A., Toronto.  
For 1920: Same as for 1919.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? 2nd January, 1st April, 2nd July and 1st October, 2¼% quarterly.

DEBTS SECURED BY MORTGAGES ON LAND.

First mortgages under which no legal proceedings have been taken .... 4,637,352 99  
Mortgages under which legal proceedings have been taken and are still unsettled ..... 4,944 00  
Amount secured by agreements for sale or purchase of property not subject to prior mortgage ..... 15,542 50  
4,657,839 49

MORTGAGES OWNED BY THE CORPORATION.

Ontario ..... 2,226,424 25  
Manitoba ..... 1,865,244 26  
Saskatchewan ..... 492,166 78  
Alberta ..... 74,004 20  
4,657,839 49

DIRECTORS AT 31ST DECEMBER, 1919.

John Hoskin, K.C., LL.D., D.C.L., Toronto. James Playfair, Midland, Ontario.  
D. E. Thomson, K.C., LL.D., Toronto. F. Le M. Grassett, M.B., F.R.C.S.  
G. Tower Fergusson, Toronto. (Edin.), Toronto.  
F. W. Harcourt, K.C., Toronto. Edward Saunders, Toronto.  
Charles J. Holman, K.C., LL.D., Toronto.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Act or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid calls.
50 per cent. called...	24,100	\$ 100	\$ 2,410,000	\$ 1,205,000	None



## CANADA PERMANENT MORTGAGE CORPORATION

Head Office, Toronto, Ont.

President—W. G. Gooderham.

Joint General Managers—R. S. Hudson and

Vice-President—R. S. Hudson.

John Massey.

Assistant General Manager—Geo. H. Smith.

## BALANCE SHEET AS AT 31st DECEMBER, 1919

## LIABILITIES

## To SHAREHOLDERS.

1. Ordinary joint stock capital fully called, total paid thereon .....	6,000,000 00	
2. Dividends declared in respect of (1), but not yet paid..	150,000 00	
3. Unappropriated profits in respect of (1) .....	150,493 28	
4. Reserve fund in respect of (1) .....	5,750,000 00	
		12,050,493 28

## To THE PUBLIC.

5. Debenture stock payable elsewhere than in Canada ....	419,136 80	
6. Interest due and accrued on (5) .....	8,495 90	
7. Debentures payable in Canada maturing in 1920 .....	694,064 56	
8. Debentures payable in Canada maturing in subsequent years .....	3,365,068 79	
9. Interest due and accrued on (7), (8) .....	63,145 00	
10. Debentures payable elsewhere than in Canada maturing in 1920 .....	2,555,958 95	
11. Debentures payable elsewhere than in Canada maturing in subsequent years .....	7,621,766 10	
12. Interest due and accrued on (10), (11) .....	66,916 67	
13. Deposits .....	6,206,962 05	
14. Other liabilities to the public .....	2,229 92	
		21,003,744 74
Total liabilities .....		33,054,238 02

## ASSETS

## REAL ESTATE.

15. Office premises .....	732,134 59	
16. Freehold land (including buildings) other than the foregoing .....	228,259 44	
		960,394 03

## DEBTS SECURED BY CHARGES ON LAND.

17. First mortgages .....	25,193,084 60	
18. Agreements for sale or purchase .....	428,312 82	
19. Interest due and accrued on (17) and (18) .....	589,909 00	
		26,211,306 42

## STOCKS, BONDS AND DEBENTURES.

20. United Kingdom of Great Britain and Ireland .....	863,713 60	
21. Dominion of Canada .....	1,104,292 86	
22. Provinces of Canada .....	26,882 38	
23. Municipalities situated in Canada .....	254,582 79	
		2,249,471 63
24. Stocks and bonds of public utility companies situated in Canada .....	622,103 35	
25. Canada Permanent Trust Company stock .....	978,000 00	
26. Other stocks and bonds .....	383,193 20	
		1,983,296 55

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

27. Principal .....	223,255 96	
28. Interest due and accrued on 27 .....	29,989 85	
		253,245 81

LOANS SECURED BY THE CORPORATION'S OWN STOCK.

29. Principal .....	147,180 18	
30. Interest due and accrued on (29) .....	4,273 25	
		151,453 43

CASH.

31. On hand .....	124,086 33	
32. In banks .....	1,120,983 82	
		1,245,070 15

Total assets .....	33,054,238 02
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MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On deposits, 3.558%; on debentures, 5.245%; on debenture stock, 4%.  
Average rate of interest per annum earned by the Corporation during 1919:  
(a) On mortgages of realty, 7.264%; (b) On other securities, 5½% to 7%.

Loans transferred to real estate account during 1919, \$108,368.88.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1919: Number, 37; amount, \$123,762.31.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: A. E. Osler, A.C.A., Toronto; and Henry Barber, F.S.A.A., Toronto.  
For 1920: Same as 1919.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, April 1st, July 2nd, and October 1st; all at 2½%

DEBTS SECURED BY MORTGAGES ON LAND.

First mortgages under which no legal proceedings have been taken ....	25,516,533 53
Second or subsequent mortgages (where prior mortgages are not entirely owned by the Corporation) under which no legal proceedings have been taken .....	266,460 07
Mortgages under which legal proceedings have been taken and are still unsettled .....	428,312 82
	26,211,306 42
Six mortgages in excess of \$50,000 each, total .....	432,453 92

MORTGAGES OWNED BY THE CORPORATION.

Ontario .....	9,665,295 16
Manitoba .....	5,941,678 67
British Columbia .....	1,583,934 62
Alberta .....	2,707,377 11
Saskatchewan .....	4,560,222 63
New Brunswick .....	716,491 69
Nova Scotia .....	984,575 26
Prince Edward Island .....	51,162 03
Newfoundland .....	569 25
	26,211,306 42

DIRECTORS AT 31ST DECEMBER, 1919.

W. G. Gooderham, Toronto.  
R. S. Hudson, Toronto.  
Albert E. Gooderham, Toronto.  
J. H. G. Hagarty, Toronto.  
John Massey, Toronto.

F. Gordon Osler, Toronto.  
E. R. C. Clarkson, Toronto.  
William Mulock, Toronto.  
John Campbell, Edinburgh.  
George W. Allan, Winnipeg.

Fixed and Permanent Capital Stock.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.
Fully called and paid. ... ..	600,000	\$ 10	\$ 6,000,000	\$ 6,000,000



## THE CANADIAN MORTGAGE INVESTMENT COMPANY

Head Office, Toronto.

*President*—L. A. Hamilton.*Vice-President*—H. S. Osler, K.C.*Managing Director*—F. W. G. Fitzgerald.

In February, 1920, L. A. Hamilton resigned and H. S. Osler, K.C., elected President, and Joseph Henderson, Vice-President of the Company.

## BALANCE SHEET AS AT 31st DECEMBER, 1919

## LIABILITIES

## To SHAREHOLDERS.

1. Ordinary joint stock capital fully called, total paid thereon .....	972,100 00	
2. Ordinary joint stock capital, 50% called, total paid thereon .....	230,000 00	
3. Joint stock capital paid in advance of calls .....	6,028 82	
4. Dividends declared in respect of (1), (2), but not yet paid .....	35,956 50	
5. Unappropriated profits in respect of (1), (2) .....	42,084 60	
6. Reserve fund in respect of (1), (2) .....	450,000 00	
7. Instalment permanent stock payable by fixed periodical payment .....	27,292 15	
8. Dividends declared on (7), but not paid .....	535 98	
9. Special investment reserve .....	40,000 00	
		1,803,996 05

## To THE PUBLIC.

10. Debentures payable in Canada maturing in 1920 .....	100 00	
11. Debentures payable in Canada maturing in subsequent years .....	3,281 11	
12. Interest due and accrued on (10), (11) .....	98 06	
13. Debentures payable elsewhere than in Canada maturing in 1920 .....	126,945 26	
14. Debentures payable elsewhere than in Canada maturing in subsequent years .....	426,274 47	
15. Interest due and accrued on (13), (14) .....	3,975 42	
		560,674 32
16. Other liabilities, viz.:		
(a) Sundry accounts .....	8,602 49	
(b) Reserve for Dominion War taxes .....	12,170 07	
(c) Unclaimed dividends .....	1,484 65	
		22,257 21
Total liabilities .....		2,386,927 58

## ASSETS

## REAL ESTATE.

17. Office premises .....	257,368 10	
18. Freehold land (including buildings) other than the foregoing .....	166,608 13	
		423,976 23

## DEBTS SECURED BY CHARGES ON LAND.

19. First mortgages .....	1,532,929 49	
20. Second and subsequent mortgages, agreements for sale or purchase .....	72,710 49	
21. Interest due and accrued on (19) and (20) .....	7,817 92	
		1,413,457 90

## STOCKS, BONDS AND DEBENTURES.

22. United Kingdom of Great Britain and Ireland .....	48,552 30	
23. Dominion of Canada .....	99,180 19	
		147,732 49
24. *Stocks and bonds of the Debentures and Securities Corporation of Canada .....	352,985 72	
25. Dividend and interest due and accrued on (24) .....	18,323 39	
		371,309 11

## LOANS SECURED BY THE CORPORATION'S OWN STOCK.

26. Principal .....	26 12
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## CASH.

27. On hand .....	400 00	
28. In banks .....	22,871 99	
		23,271 99

## UNSECURED DEBTS.

29. Accounts receivable .....	4,855 59
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## ASSETS NOT HEREINBEFORE MENTIONED.

30. Office furniture .....	2,298 15
Total assets .....	2,386,927 58

\*All the shares and bonds of the Debenture and Securities Corporation of Canada are owned by The Canadian Mortgage Investment Company. The following is the balance sheet as at 31st December, 1919.

## DEBENTURE AND SECURITIES CORPORATION OF CANADA.

## ASSETS.

United Kingdom of Great Britain and Ireland .....	15,260 19
Other governments authorized as trustee investments .....	56,962 50
Other governments not authorized as trustee investments .....	50,150 59
Stocks of chartered banks .....	20,360 00
Stocks of public utility companies situated in Canada .....	75,587 50
Stocks of public utility companies situated outside of Canada .....	30,523 00
Other stocks and bonds .....	66,349 08
Stocks and bonds of Loan, Trust and Insurance Companies .....	8,791 02
Loans upon the collateral security of bonds, stocks and debentures .....	26,387 71
Loans secured by the Corporation's own stock or bonds .....	9,926 00
Unsecured debts—accounts receivable .....	5,905 59
Cash in banks .....	15,441 23
Total assets .....	381,650 41

## LIABILITIES.

Capital stock .....	100,000 00
Debentures .....	252,985 72
Interest on debentures .....	12,823 39
Dividend payable, January 2nd, 1920 .....	5,500 00
Investment reserve .....	10,000 00
Profit and loss account .....	341 30
<b>Total Liabilities .....</b>	<b>381,650 41</b>

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On debentures, 5%.

Average rate of interest per annum earned by the Corporation during 1919:  
(a) On mortgages of realty, 8%; (b) On other securities, 5½%.

Loans written off, \$10,243.05; loans transferred to real estate account during 1919, \$143,082.57.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1919: Number 45; amount, \$63,800.00.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: Price, Waterhouse & Co., C.A., Royal Bank Building, Toronto.  
For 1920: Same.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? 2nd January, 1919, 2%, and 2nd July, 1919, 3%.

In the case of any other company, of which you hold the stocks, bonds, or debentures, either directly or indirectly, if they owe you any money, either secured by mortgages or other security or unsecured, state the aggregate amount of such loans, \$252,985.72.

The amount of interest on such loans taken credit for in your Profit and loss Account during the past year, \$18,323.39.

## DEBTS SECURED BY MORTGAGES ON LAND.

First mortgages under which no legal proceedings have been taken ....	1,276,947 41
Mortgages under which legal proceedings have been taken and are still unsettled .....	63,800 00
Amount secured by agreements for sale or purchase of property not subject to prior mortgage .....	72,710 49
	<b>1,413,457 90</b>

## MORTGAGES OWNED BY THE CORPORATION.

Ontario .....	96,726 80
Manitoba .....	76,222 72
Alberta .....	624,615 03
Saskatchewan .....	395,447 49
British Columbia .....	81,811 04
Maritime .....	138,634 82
	<b>1,413,457 90</b>

## DIRECTORS AT 31ST DECEMBER, 1919.

L. A. Hamilton, Toronto.  
H. S. Osler, K.C., Toronto.  
D. B. Hanna, Toronto.

Joseph Henderson, Toronto.  
Hon. Wallace Nesbitt, K.C., Toronto.  
F. W. G. Fitzgerald, Toronto.



Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares	Total amount held.	Total amount of actual payments thereon.	Total amount remaining unpaid on calls.
		\$	\$	\$ c.	\$ c.
Fully called .....	9,721	100	972,100	972,100 00	.....
50% called.....	4,600	100	460,000	230,000 00	230,000 00
Stock payable in fixed instalments .....	742	100	74,200	33,854 95	40,345 05
Totals .....	15,063	100	1,506,300	1,235,954 95	270,345 05

## CENTRAL CANADA LOAN AND SAVINGS COMPANY

Head Office, Peterborough, Ontario.

*President*—E. R. Wood.*Assistant Manager*—A. B. Fisher.*Vice-President*—H. C. Cox.*Secretary*—W. J. Hastie.*Vice-President and Managing Director*—G. A. Morrow.

## BALANCE SHEET AS AT 31st DECEMBER, 1919

## LIABILITIES

## To SHAREHOLDERS.

1. Ordinary joint stock capital fully called, total paid thereon .....	1,562,500 00	
2. Ordinary joint stock capital, 20% called, total paid thereon .....	187,500 00	
3. Dividends declared in respect of (1), (2), but not yet paid .....	43,750 00	
4. Unappropriated profits in respect of (1), (2) .....	124,202 85	
5. Reserve fund in respect of (1), (2) .....	1,750,000 00	
		3,667,952 85

## To THE PUBLIC.

6. Debentures payable in Canada maturing in 1920 .....	520,950 13	
7. Debentures payable in Canada maturing in subsequent years .....	914,574 46	
8. Interest due and accrued on (6), (7) .....	32,186 83	
9. Debentures payable elsewhere than in Canada maturing in 1920 .....	569,631 16	
10. Debentures payable elsewhere than in Canada maturing in subsequent years .....	1,264,687 60	
11. Interest due and accrued on (9), (10) .....	14,505 66	
12. Deposits .....	1,824,318 55	
13. Special short-term deposit from Finance Department, Dominion Government .....	700,000 00	
		5,840,854 39
Total liabilities .....		9,508,807 24

## ASSETS

## REAL ESTATE.

14. Office premises .....	179,432 58
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## DEBTS SECURED BY CHARGES ON LAND.

15. First mortgages .....	1,136,749 11	
16. Second and subsequent mortgages, agreements for sale or purchase .....	23,000 00	
17. Interest due and accrued on (15) and (16) .....	36,884 05	
		1,196,633 16

## STOCKS, BONDS AND DEBENTURES.

18. Dominion of Canada .....	696,313 69	
19. Provinces of Canada .....	260,299 20	
20. Other governments, authorized as trustee investments..	5,400 00	
21. Municipalities situated in Canada .....	37,252 28	
22. Interest due and accrued on (18) to (21) .....	9,308 00	
		1,008,573 17

23. Stocks and bonds of public utility companies situated in Canada .....	357,813 15	
24. Stocks and bonds of public utility companies situated outside of Canada .....	132,629 53	
25. Stocks of chartered banks .....	185,000 00	
26. Stocks and bonds of loan, trust and insurance companies .....	2,972,754 19	
27. Interest due and accrued on (23) to (26) .....	38,077 15	
		3,686,274 02
28. Other stocks and bonds .....	607,678 52	
29. Interest due and accrued on (28) .....	5,499 34	
		613,177 86

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

30. Principal .....	2,022,528 61	
31. Interest due and accrued on (30) .....	24,288 23	
		2,046,816 84

LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

32. Principal .....	245,500 00	
33. Interest due and accrued on (32) .....	3,815 00	
		249,315 00

CASH.

34. On hand .....	50,468 69	
35. In banks .....	478,115 92	
		528,584 61
Total assets .....		9,508,807 24

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On deposits, 2.58%; on debentures, 5.216%.

Average rate of interest per annum earned by the Corporation during 1919:  
(a) On mortgages of realty, 6.39%; (b) on other securities, 5.52%.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1919: Number 1; amount, \$2,320.72.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: James A. Hall, Harry Vigeon, F.C.A., and Frank Vigeon, C.A., all of Toronto.

For 1920: Same as 1919.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? Ten per cent. for year; 2½% quarterly on the 1st January, April, July and October, 1919.

DEBTS SECURED BY MORTGAGES ON LAND.

First mortgages under which no legal proceedings have been taken ....	1,171,980 08
Second or subsequent mortgages under which no legal proceedings have been taken .....	24,653 08
Total .....	1,196,633 16

MORTGAGES OWNED BY THE CORPORATION.

Ontario .....	1,043,659 11
Manitoba .....	99,189 48
Alberta .....	53,784 57
	1,196,633 16



DIRECTORS AT 31ST DECEMBER, 1919.

E. R. Wood, Toronto.  
H. C. Cox, Toronto.  
G. A. Morrow, Toronto.  
A. B. Fisher, Toronto.  
Sir Wm. Mackenzie, Toronto.

E. T. Malone, K.C., Toronto.  
W. S. Hodgens, Toronto.  
A. H. Cox, Toronto.  
Richard Hall, Peterborough.  
W. G. Morrow, Peterborough.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon
		\$	\$	\$
Fully called.....	15,625	100	1,562,500	1,562,500
20 per cent. called .....	9,375	100	937,500	187,500
Totals.....	25,000	.....	2,500,000	1,750 000

## THE COLONIAL INVESTMENT AND LOAN COMPANY

Head Office, Toronto.

*President*—A. J. Jackson.*Manager*—A. J. Jackson.*Vice-Presidents*—James H. Mitchell, and  
W. R. White, K.C.*Secretary*—James H. Mitchell.

## BALANCE SHEET AS AT 31st DECEMBER, 1919

## LIABILITIES

## To SHAREHOLDERS.

1. Permanent Preference stock capital fully called, total paid thereon .....	2,438,421 88	
2. Ordinary Permanent stock capital, 20% called, total paid thereon .....	20,000 00	
3. Special reserve <i>re</i> Anglo-French and Canada War Bonds .....	50,000 00	
4. Unclaimed dividends and balances .....	6,886 06	
5. Dividends declared in respect of (1); (2); but not yet paid .....	73,752 65	
6. Unappropriated profits in respect of (1), (2) .....	16,161 65	
7. Reserve fund in respect of (1), (2) .....	250,000 00	
8. Real Estate Reserve fund .....	100,000 00	
		2,955 222 24

## To THE PUBLIC.

9. Debentures payable elsewhere than in Canada maturing in 1920 .....	92,661 33	
10. Debentures payable elsewhere than in Canada maturing in subsequent years .....	327,512 03	
11. Interest due and accrued on (9) and (10) .....	3,179 40	
12. Money borrowed on security from chartered banks .....	1,784,789 95	
13. Interest due and accrued on (12) .....	10,105 30	
14. Other moneys borrowed on security from other sources .....	217,150 00	
15. Other liabilities to the public, viz.:		
(a) Appropriations for Federal Income Tax .....	20,335 42	
(b) Sundry accounts .....	5,614 31	
		2 461 347 74
Total liabilities .....		5,416,569 98

## ASSETS

## REAL ESTATE.

16. Freehold land (including buildings) .....	487,188 73
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## DEBTS SECURED BY CHARGES ON LAND.

17. First mortgages .....	759,818 50	
18. Second and subsequent mortgages, agreements for sale or purchase .....	252,003 27	
19. Interest due and accrued on (17) and (18) .....	30,929 24	
		1,042,751 01

## STOCKS, BONDS AND DEBENTURES.

20. Dominion of Canada .....	646,153 40	
21. Municipalities situated in Canada .....	189,120 24	
22. Rural telephone companies guaranteed by Provinces of Canada .....	362,314 73	
23. Interest due and accrued on (20) to (22) .....	31,867 07	
		1,229,455 44

24. Other governments not authorized as trustee investments.	1,607,162 28	
25. School districts situated in Canada .....	18,078 41	
26. Stocks and bonds of public utility companies situated in Canada .....	48,311 75	
27. Stocks and bonds of public utility companies situated outside of Canada .....	64,318 75	
28. Stocks of chartered banks .....	147,581 50	
29. Imperial Trusts Company of Canada, Toronto, guaranteed investment receipts .....	71,000 00	
30. Stocks and bonds of loan, trust and insurance companies .....	11,399 92	
31. Interest due and accrued on (24) to (30) .....	29,170 10	1,997,022 71
32. Other stocks and bonds .....	46,828 61	
33. Interest due and accrued on (32) .....	988 86	47,817 47

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

34. Principal .....	20,000 00	
35. Interest due and accrued on (34) .....	378 08	20,378 08

## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

36. Imperial Trusts Company of Canada, Toronto .....	135,000 00	
37. Other shareholders .....	107,410 42	
38. Interest due and accrued on (37) .....	2,171 15	244,581 57

## CASH.

39. In Imperial Trusts Company of Canada, Toronto .....	55,076 24	
40. In banks .....	214,625 86	269,702 10

## UNSECURED DEBTS.

41. Sundry accounts .....	1,414 64
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## ASSETS NOT HEREINBEFORE MENTIONED.

42. Loan expense and taxes .....	50,877 58	
43. Insurance premiums .....	25,380 65	76,258 23

Total assets .....	5,416,569 98
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## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On debentures,  $4\frac{1}{2}\%$ ,  $5\%$ ,  $5\frac{1}{4}\%$ ,  $5\frac{1}{2}\%$ .

Average rate of interest per annum earned by the Corporation during 1919:  
(a) On mortgages of realty,  $8.1958\%$ ; (b) on other securities, stocks,  $5.419\%$ ; bonds,  $6.648\%$ .

Loans transferred to real estate account during 1919, \$30,966.06.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1919: Number 40; amount, \$142,955.12.

State maximum amount of moneys loaned or advanced at any time during the year to any and each director or his nominees, whether in the nature of an overdraft, direct advance, secured or otherwise, and the amount and particulars of such securities; (a) \$76,500.00; (b) \$114,000.00.



Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: G. T. Clarkson, F.C.A., Toronto, and James Hardy, F.C.A., Toronto.  
For 1920: Not yet appointed.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, 1919, 3%; July 2nd, 1919, 3%.

DEBTS SECURED BY MORTGAGES ON LAND.

First mortgages under which no legal proceedings have been taken .....	640,207 96
Mortgages under which legal proceedings have been taken and are still unsettled .....	136,938 29
Amount secured by agreements for sale or purchase of property not subject to prior mortgage .....	265,604 76
	1,042,751 01
Three mortgages in excess of \$50,000 each, total .....	190,419 86

MORTGAGES OWNED BY THE CORPORATION.

Ontario .....	259,892 32
Manitoba .....	59,272 89
Alberta .....	439,082 01
Saskatchewan .....	274,522 44
British Columbia .....	9,981 35
	1,042,751 01

DIRECTORS AT 31ST DECEMBER, 1919.

A. J. Jackson, Toronto.  
James H. Mitchell, Toronto.  
W. R. White, K.C., Pembroke.  
A. C. McMaster, Toronto.  
Wm. Proudfoot, K.C., Toronto.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		\$	\$ c.	\$ c.	\$ c.
Fully called permanent preference.....	245,501	10	2,455,010 00	2,438,421 88	16,588 12
20 per cent. called, ordinary permanent .....	10,000	10	100,000 00	20,000 00	None
Total .....	255,501	.....	2,555,010 00	2,458,421 88	16,588 12

## CREDIT FONCIER FRANCO-CANADIEN

Head Office, Montreal, Canada.

*President*—J. H. Thors, Paris, France.*Assistant Manager*—T. R. Nelson,  
Montreal.*Vice-President*—M. Chevalier, Montreal.*General Manager*—M. Chevalier,  
Montreal.*General Secretary*—J. Theo. Leclerc,  
Montreal.*Agent for Ontario*—William Edwin Long, Toronto.

## BALANCE SHEET AS AT 31st DECEMBER, 1919

## LIABILITIES

## To SHAREHOLDERS.

1. Ordinary joint stock capital, 50% called, total paid thereon .....	4,823,833 59	
2. Dividends declared in respect of (1), but not yet paid ..	162,905 46	
3. Unappropriated profits in respect of (1) .....	1,213,078 45	
4. Reserve fund in respect of (1) .....	4,342,601 06	
		10,542,418 56

## To THE PUBLIC.

5. Debenture stock payable elsewhere than in Canada ....	37,886,877 72	
6. Interest due and accrued on (5) .....	295,113 25	
7. Other liabilities to the public, viz.:		
(a) Due on loans in process of completion .....	84,311 98	
(b) Due on debentures and coupons not yet presented .....	1,604,506 65	
(c) Sundries .....	1,983,818 49	
		41,854,628 09
Total liabilities .....		52,397,046 65

## ASSETS

## REAL ESTATE.

8. Office premises .....	610,000 00	
9. Freehold land, including buildings, other than the foregoing .....	826,072 86	
		1,436,072 86

## DEBTS SECURED BY CHARGES ON LAND.

10. First mortgages .....	34,651,617 64	
11. Interest due and accrued on (10) .....	532,335 52	
		35,183,953 16

## STOCKS, BONDS AND DEBENTURES.

12. Municipal and school securities .....	2,293,099 33	
13. Debentures and bonds .....	5,432,446 80	
14. Debts secured by call loans .....	648,358 78	
15. Interest accrued on (10), (12), (13), (14), (17) .....	335,042 36	

## CASH.

16. On hand .....	14,804 09	
17. In banks .....	6,661,864 83	
		6,676,668 92

ASSETS NOT HEREINBEFORE MENTIONED.

18. Sundries .....	391,404 44
Total assets .....	<u>52,397,046 65</u>

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On debentures, 4.90%.

Average rate of interest per annum earned by the Corporation during 1919:  
(a) On mortgages of realty, 6.59%; (b) on other securities, 5.50%.

Loans transferred to real estate account during 1919, \$210,048.23.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: J. O. Gravel and Geo. Gonthier, Montreal and L. de la Vallee-Poussin, Paris, France.  
For 1920: Same as for 1919.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? Once a year; 1st of June, 13%.

MORTGAGES OWNED BY THE CORPORATION.

Quebec .....	18,111,019 12
Ontario .....	3,746,423 89
Prince Edward Island .....	1,686 99
Manitoba .....	3,018,559 38
British Columbia .....	3,940,090 93
Alberta .....	3,174,719 87
Saskatchewan .....	3,191,452 98
	<u>35,183,953 16</u>

DIRECTORS AT 31ST DECEMBER, 1919.

J. H. Thors, Paris, France.	Hon. Sir H. Laporte, Montreal.
M. Chevalier, Montreal.	J. E. Moret, Paris, France.
René Brice, Paris, France.	Ch. Cahen-d'Anvers, Paris, France.
A. Denfert-Rochereau, Paris, France.	L. Escoffier, Paris, France.
le Comte De Camondo, Paris, France.	Tancredè Bienvenu, Montreal.
Frederick Perry, Montreal.	

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
50 per cent called...	100,000	Francs. 500	Francs. 50,000,000	\$ 4,823,833 59	.....
	100,000	.....	\$9,647,667 19	4,823,833 59	.....



## CROWN SAVINGS AND LOAN COMPANY

Head Office, Petrolia, Ontario.

*President*—J. L. Englehart.*Vice-President*—C. O. Fairbank.*Manager*—Charles Egan.

## BALANCE SHEET AS AT 31st DECEMBER, 1919

## LIABILITIES

## To SHAREHOLDERS.

1. Ordinary joint stock capital fully called, total paid thereon .....	241,050 00	
2. Dividends declared in respect of (1), but not yet paid..	7,231 50	
3. Unappropriated profits in respect of (1) .....	7,493 72	
4. Reserve fund in respect of (1) .....	92,000 00	
		347,775 22

## To THE PUBLIC.

5. Debentures payable in Canada maturing in 1920 .....	62,450 00	
6. Debentures payable in Canada maturing in subsequent years .....	155,153 85	
7. Interest due and accrued on (5), (6) .....	5,233 13	
		222,836 98
8. Deposits .....	129,256 74	
9. Interest on deposits, due and accrued (8) .....	4,079 79	
		133,336 53
Total liabilities .....		703,948 73

## ASSETS

## REAL ESTATE.

10. Office premises .....	11,300 00
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## DEBTS SECURED BY CHARGES ON LAND.

11. First mortgages .....	557,328 52	
12. Interest due and accrued on (11) .....	19,597 89	
		576 926 41

## STOCKS, BONDS AND DEBENTURES.

13. Dominion of Canada .....	40,500 00	
14. Provinces of Canada .....	7,700 00	
15. Other governments, authorized as trustee investments..	23,170 61	
16. Municipalities situated in Canada .....	10,500 00	
17. Interest due and accrued on (13) to (16) .....	1,350 84	
		83 221 45

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

18. Principal .....	16,944 78	
19. Interest due and accrued on (18) .....	524 02	
		17,468 80

## CASH.

20. On hand .....	2,447 72	
21. In banks .....	12,584 35	
		15,032 07

Total assets .....	703,948 73
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MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On deposits, 3½%; on debentures, 4¾%.

Average rate of interest per annum earned by the Corporation during 1919:  
(a) On mortgages of realty, 6¼%; (b) on other securities, 5% to 6%.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: W. R. Stephenson, Petrolia, Ont.  
For 1920: W. R. Stephenson, Petrolia, Ont., and C. P. Butman.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? June 30th, 1919, 3%; December 31st, 1919, 3%.

DEBTS SECURED BY MORTGAGES ON LAND.

All in the Province of Ontario.	
First mortgages under which no legal proceedings have been taken .....	570,320 92
Mortgages under which legal proceedings have been taken and are still unsettled .....	6,605 49
	576,926 41

DIRECTORS AT 31ST DECEMBER, 1919.

J. L. Englehart, Toronto.	R. Jackson, Petrolia.
C. O. Fairbank, Petrolia.	Wm. Mackesy, Oil City.
Charles Egan, Petrolia.	Thomas Simpson, Glen Rae.
B. P. Corey, Petrolia.	W. B. Smith, Petrolia.

Class I.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.
Fully called .....	4,821	\$ 50	\$ 241,050	\$ 241,050

## THE DOMINION SAVINGS AND INVESTMENT SOCIETY

Head Office, London, Ontario.

*President*—Thomas H. Purdom.*Vice-President*—Alexander Purdom.*Managing Director*—Nathaniel Mills.

## BALANCE SHEET AS AT 31st DECEMBER, 1919

## LIABILITIES

## To SHAREHOLDERS.

1. Ordinary joint stock capital fully called, total paid thereon .....	934,300 00	
2. Ordinary joint stock capital, total paid thereon .....	605 60	
3. Dividends declared in respect of (1), (2), but not yet paid .....	23,357 50	
4. Reserve fund in respect of (1), (2) .....	275,000 00	
5. Contingent fund in respect of (1), (2) .....	4,790 73	
		1,238,053 83

## To THE PUBLIC.

6. Debentures payable in Canada maturing in 1920 .....	39,320 00	
7. Debentures payable in Canada maturing in subsequent years .....	94,265 00	
8. Interest due and accrued on (6), (7) .....	3,810 84	
9. Debentures payable elsewhere than in Canada maturing in 1920 .....	66,016 33	
10. Debentures payable elsewhere than in Canada maturing in subsequent years .....	88,303 13	
11. Interest due and accrued on (9), (10) .....	1,012 00	
12. Deposits .....	665,751 87	
		958,479 17
Total liabilities .....		2,196,533 00

## ASSETS

## REAL ESTATE.

13. Office premises .....	235,091 90	
14. Freehold land (including buildings) other than the foregoing .....	139,836 90	
		374,928 80

## DEBTS SECURED BY CHARGES ON LAND.

15. First mortgages .....	917,470 84	
16. Second and subsequent mortgages, agreements for sale or purchase .....	45,340 34	
17. Interest due and accrued on (15), (16) .....	46,180 76	
		1,008,991 94

## STOCKS, BONDS AND DEBENTURES.

18. Dominion of Canada .....	6,026 85	
19. Interest due and accrued on (18) .....	105 15	
		6,132 00
20. Other governments not authorized as trustee investments .....		
21. Stocks of chartered banks .....	21,186 25	
22. Fidelity Trusts Company of Ontario, London, stock ....	104,500 00	
23. Stocks and bonds of loan, trust and insurance companies .....	61,865 75	



24. Interest due and accrued on (20) to (23) .....	2,742 23	
25. Other stocks and bonds .....	208,172 34	
26. Interest due and accrued on (25) .....	420 14	
		398,886 71

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

27. Principal and interest .....	212,591 59
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LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

28. Principal .....	96,671 15	
29. Interest due and accrued on (28) .....	2,176 50	
		98,847 65

CASH.

30. On hand .....	4,665 53	
31. In banks .....	57,371 96	
		62,037 49

UNSECURED DEBTS.

32. Rents due and accrued .....	2,821 15
---------------------------------	----------

ASSETS NOT HEREINBEFORE MENTIONED.

33. Insurance policies .....	8,423 56	
34. Legacies and collateral notes .....	22,872 11	
		31,295 67
Total assets .....		2,196,533 00

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On deposits, 4.245%; on debentures, 5.104%.

Average rate of interest per annum earned by the Corporation during 1919:  
(a) On mortgages of realty, 6.16%; (b) on other securities, 5.78%.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: W. J. Harvey and O. C. Barrie, London.  
For 1920: Same as for 1919.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? January 1st, 1919; July 1st, 1919; at rate of five per cent. per annum.

In the case of any other company, of which you hold the stocks, bonds, or debentures, either directly or indirectly if they owe you any money, either secured by mortgages or other security or unsecured, state the aggregate amount of such loans, \$137,650.00.

The amount of interest on such loans taken credit for in your profit and loss account during the past year, \$8,929.80.

DEBTS SECURED BY MORTGAGES ON LAND.

First mortgages under which no legal proceedings have been taken ....	957,895 82
Second mortgages .....	2,660 68
Amount secured by agreements for sale or purchase of property not subject to prior mortgage .....	48,435 44
	1,008,991 94

MORTGAGES OWNED BY THE CORPORATION.

Ontario .....	769,682 19
Manitoba .....	214,435 07
Alberta .....	4,849 04
United States , .....	20,025 64
Total .....	1,008,991 94

DIRECTORS AT 31ST DECEMBER, 1919.

Thomas H. Purdom, K.C., London.	John Purdom, London.
Alexander Purdom, London.	Thomas A. Rowat, London.
W. J. McMurtry, Toronto.	Nathaniel Mills, London.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total amount unpaid and constituting an asset of the Corporation.
		\$	\$	\$ c.	\$ c.
Fully called stock. ....	20,000	50	1,000,000	934,905 60	65,094 40

# THE DYMENT SECURITIES LOAN AND SAVINGS COMPANY

Head Office, Barrie, Ontario.

*President*—A. E. Dymont.

*Vice-President*—Thos. W. Baker.

*Manager and Secretary*—S. Dymont.

## BALANCE SHEET AS AT 31st DECEMBER, 1919

### LIABILITIES

#### To SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	652,200 00	
2. Dividends declared in respect of (1), but not yet paid..	16,305 00	
3. Unappropriated profits in respect of (1) .....	98,289 37	
		766,794 37

#### To THE PUBLIC.

4. Deposits .....	72,939 97	
5. Solicitor's fees .....	36 40	
Total liabilities .....		839,770 74

### ASSETS

#### REAL ESTATE.

#### DEBTS SECURED BY CHARGES ON LAND.

6. First mortgages .....	421,736 30	
7. Interest due and accrued on (6) .....	26,555 68	
		448,291 98

#### STOCKS, BONDS AND DEBENTURES.

8. Stocks and bonds of public utility companies situated in Canada .....	377,503 94	
9. Stocks and bonds of public utility companies situated outside of Canada .....	3,118 52	
		380,622 46

#### CASH.

10. On hand .....	524 79	
11. In banks .....	10,331 51	
		10,856 30
Total assets .....		839,770 74

### MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On deposits, 4%.

Average rate of interest per annum earned by the Corporation during 1919:  
(a) On mortgages of realty, 6%; (b) on other securities, 6%.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: Wm. R. King and J. B. Barr.  
For 1920: Same as for 1919.



What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, 5%; July 2nd, 5%.

DEBTS SECURED BY MORTGAGES ON LAND.

First mortgages under which no legal proceedings have been taken .... 448,291 98

MORTGAGES OWNED BY THE CORPORATION.

Ontario .....	410,233 76
Saskatchewan .....	38,058 22
	<hr/>
	448,291 98

DIRECTORS AT 31ST DECEMBER, 1919.

A. E. Dymont, Toronto.	S. Dymont, Barrie.
Thos. W. Baker, London.	W. E. Wismer, London.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Private Act.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining uncalled.
Fully called .....	6,522	\$ 100	\$ 652,200	\$ 652,200	.....

# THE EAST LAMBTON FARMERS' LOAN AND SAVINGS COMPANY

Head Office, Forest, Ontario.

President—Duncan Weir.

Vice-President—Robt. J. McCormick.

Manager—Duncan Whyte.

## BALANCE SHEET AS AT 31st DECEMBER, 1919

### LIABILITIES

#### To SHAREHOLDERS.

1. Ordinary joint stock capital fully called, total paid thereon .....	221,650 00	
2. Dividends declared in respect of (1), but not yet paid..	6,642 00	
3. Reserve fund in respect of (1) .....	66,236 25	
		294,528 25

#### To THE PUBLIC.

4. Debentures payable in Canada maturing in 1920 .....	12,555 20	
5. Debentures payable in Canada maturing in subsequent years .....	73,140 00	
6. Interest due and accrued on (4), (5) .....	1,684 25	
7. Deposits .....	108,404 22	
8. Moneys borrowed without security from chartered banks	12,494 64	
9. Unclaimed dividends .....	19 50	
		208,297 81
Total liabilities .....		502,826 06

### ASSETS

#### REAL ESTATE.

10. Office premises .....	3,000 00
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#### DEBTS SECURED BY CHARGES ON LAND.

11. First mortgages .....	228,236 74	
12. Interest due and accrued on (11) .....	11,770 00	
		240,006 74

#### STOCKS, BONDS AND DEBENTURES.

13. Dominion of Canada .....	11,772 86	
14. Provinces of Canada .....	5,000 00	
15. Other governments, authorized as trustee investments..	26,396 14	
16. Municipalities situated in Canada .....	126,890 38	
17. Rural telephone companies guaranteed by Provinces of Canada .....	24,604 26	
18. Interest due and accrued on (13) to (17).....	7,080 00	
		201,743 64
19. School districts situated in Canada .....	44,821 83	
20. Interest due and accrued on (19) .....	3,200 00	
		48,021 83

#### LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

21. Principal .....	8,847 96	
22. Interest due and accrued on (21).....	950 00	
		9,797 96

CASH.

23. On hand .....

207 06

UNSECURED DEBTS.

24. Sundry accounts .....

48 83

Total assets .....

502,826 06

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On deposits, 3.73%; on debentures, 5%.

Average rate of interest per annum earned by the Corporation during 1919:  
(a) On mortgages of realty, 5.92%; (b) on other securities, 6.27%.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1919: Number, one; amount, \$4,929.06.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: A. Williams, B.A.; Alex. Jamieson.  
For 1920: Same as for 1919.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? January 2nd and July 2nd, at rate of 6% per annum.

DEBTS SECURED BY MORTGAGES ON LAND.

First mortgages under which no legal proceedings have been taken ....

223,136 74

Mortgages under which legal proceedings have been taken and are still unsettled .....

5,100 00

228,236 74

MORTGAGES OWNED BY THE CORPORATION.

Ontario .....

222,736 74

Alberta .....

900 00

Saskatchewan .....

4,600 00

228,236 74

DIRECTORS AT 31ST DECEMBER, 1919.

Duncan Weir, Forest.

Robt. J. McCormick, Watford.

James Hutton, Forest.

Peter Cairns, Forest.

John McE. Shaw, Forest.

W. N. Ironsides, Thedford.

John N. Douglas, Forest.

Walter Percy, Arkona.

Class 1.—Fixed and permanent capital stock created by virtue of Building Societies Act

Description.	Total amount issued and subsisting at 31st December, 1919.			Total amount of actual payments thereon.
	No. of shares.	Par value of shares.	—	
Fully called stock .....	4,433	\$ 50	\$ 221,650	\$ 221,650



# THE EDINBURGH CANADIAN MORTGAGE COMPANY, LIMITED

Head Office, Edinburgh, Scotland.

*President*—Sir David Paulin, Edinburgh.  
*Secretary*—W. G. C. Hanna, C.A., Edinburgh.

*Managers, Chief Agents and Attorneys  
 for Ontario, Canada*—Wood, Gundy &  
 Co., Toronto.

## BALANCE SHEET AS AT 31st DECEMBER, 1919

### LIABILITIES

#### To SHAREHOLDERS.

1. Ordinary joint stock capital fully called, total paid thereon .....	973,300 00	
2. Dividends declared in respect of (1), but not yet paid ..	12,166 25	
3. Unappropriated profits in respect of (1) .....	37,918 22	
4. Reserve fund in respect of (1) .....	82,730 00	
5. Contingent fund in respect of (1) .....	14,608 38	
		1,120,722 85

#### To THE PUBLIC.

6. Debentures payable elsewhere than in Canada maturing in 1920 .....	77,864 00	
7. Debentures payable elsewhere than in Canada maturing in subsequent years .....	611,998 68	
8. Interest due and accrued on (6) and (7) .....	5,068 20	694,930 88
9. Deposits .....	85,942 40	
10. Interest on deposits, due and accrued .....	548 77	86,491 17
11. Money borrowed on security from chartered banks ....	11,563 06	
12. Other liabilities to the public, viz.:		
(a) Assumed mortgages .....	8,140 74	
(b) Income tax .....	22,399 84	42,103 64
Total liabilities .....		1,944,248 54

### ASSETS

#### REAL ESTATE.

13. Freehold land (including buildings) .....	139,249 31
-----------------------------------------------	------------

#### DEBTS SECURED BY CHARGES ON LAND.

14. First mortgages .....	1,645,360 94	
15. Interest due and accrued on (14) .....	97,446 76	1,742,807 70
16. Stocks and bonds .....		59,655 78

#### CASH.

17. On hand .....	28 62	
18. In banks .....	1,227 58	1,256 20

## ASSETS NOT HEREINBEFORE MENTIONED.

19. (a) Office furniture .....	1,006 00	
(b) Lands Titles .....	53 60	
(c) Suspense .....	219 95	
		1,279 55
Total assets .....		<u>1 944,248 54</u>

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On deposits, 4.28%; on debentures, 5.18%.

Average rate of interest per annum earned by the Corporation during 1919:  
(a) On mortgages of realty, 8.13%.

Loans transferred to real estate account during 1919, \$3,323.58.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: Martin, Currie & Co., C.A., Edinburgh.  
For 1920: Same as for 1919.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? Ordinary, 5%, 29th January, 1919, and 9th August, 1919; preference, 5%, 15th April, 1919, and 15th October, 1919.

## DEBTS SECURED BY MORTGAGES ON LAND.

First mortgages under which no legal proceedings have been taken ....	1,628,961 20
Amount secured by agreements for sale or purchase of property not subject to prior mortgage .....	113,846 50
	<u>1,742,807 70</u>

## DIRECTORS AT 31ST DECEMBER, 1919.

Sir David Paulin, Edinburgh.	Colonel Quentin Agnew, Inveresk.
James Macdonald, Edinburgh.	Hon. N. W. Rowell, K.C., Ottawa.
William Garden, Uttersill, Penicuik.	Samuel John Moore, Toronto.
Thomas Jackson, C.A., Glasgow.	George Herbert Wood, Toronto.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.
Fully called			\$ c.	\$ c.
Preference shares .....	100,000	£1	486,650 00	486,650 00
Ordinary shares .....	100,000	each	486,650 00	486,650 00
Totals .....	200,000	.....	973,300 00	973,300 00

## FRONTENAC LOAN AND INVESTMENT SOCIETY

Head Office, Kingston, Ontario.

*President*—W. F. Nickle, K.C.*Vice-President*—A. B. Cunningham.*Manager*—R. C. Cartwright.

## BALANCE SHEET AS AT 31st DECEMBER, 1919

## LIABILITIES

## TO SHAREHOLDERS.

1. Ordinary joint stock capital fully called, total paid thereon .....	200,000 00	
2. Dividends declared in respect of (1), but not yet paid..	6,312 75	
3. Reserve fund in respect of (1) .....	30,000 00	
4. Contingent fund in respect of (1) .....	15,900 00	
		252,212 75

## TO THE PUBLIC.

5. Deposits .....	47,600 53	
6. Other liabilities to the public: Accounts payable .....	25 25	
		47,625 78
Total liabilities .....		299,838 53

## ASSETS

## REAL ESTATE.

7. Office premises .....	5,160 13	
8. Freehold land (including buildings) other than the foregoing .....	7,727 43	
		12,887 56

## DEBTS SECURED BY CHARGES ON LAND.

9. First mortgages .....	152,083 05	
10. Second and subsequent mortgages, agreements for sale or purchase .....	13,521 01	
11. Interest due and accrued on (9) and (10) .....	6,459 29	
		172,063 35

## STOCKS, BONDS AND DEBENTURES.

12. United Kingdom of Great Britain and Ireland .....	5,116 83	
13. Dominion of Canada .....	25,555 75	
14. Other governments, authorized as trustee investments...	12,118 05	
15. Municipalities situated in Canada .....	8,808 13	
16. Interest due and accrued on (12) to (15) .....	480 00	
		52,078 76
17. Other stocks and bonds .....	20,718 75	
18. Interest due and accrued on (17) .....	300 00	
		21,018 75

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

19. Principal .....	11,950 00	
20. Interest due and accrued on (19) .....	367 86	
		12,317 86



LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

21. Principal .....	26,788 98	
22. Interest due and accrued on (21) .....	751 63	
		27,540 61

CASH.

23. On hand .....	112 51	
24. In banks .....	1,619 13	
		1,731 64

ASSETS NOT HEREINBEFORE MENTIONED.

25. Office furniture .....		200 00
Total assets .....		299,838 53

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On deposits, 3%.

Average rate of interest per annum earned by the Corporation during 1919:  
(a) On mortgages of realty, 6.55%; (b) on other securities, 6.06%.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: R. Easton Burns, C.A., and J. H. Birkett.  
For 1920: Not yet appointed.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, 1919, 2½% and bonus of ½%; July 3rd, 1919, 2½%.

DEBTS SECURED BY MORTGAGES ON LAND.

First mortgages under which no legal proceedings have been taken .....	157,740 06
Second or subsequent mortgages (where prior mortgages are not entirely owned by the Corporation) under which no legal proceedings have been taken .....	3,744 02
Amount secured by agreements for sale or purchase of property not subject to prior mortgage .....	10,579 27
	172,063 35

MORTGAGES OWNED BY THE CORPORATION.

Ontario .....	123,685 82
Manitoba .....	48,377 53
	172,063 35

DIRECTORS AT 31ST DECEMBER, 1919.

W. F. Nickle, K.C., Kingston.

W. H. Moutray, Amherst Island.

A. B. Cunningham, Kingston.

A. D. Cartwright, Ottawa.

R. C. Cartwright, Kingston.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsist- ing at 31st December, 1919.			Total amount of actual payments thereon.
	No. of shares.	Par value of shares.	—	
Fully called .....	4,000	\$ 50	\$ 200,000	\$ 200,000

THE GREAT WEST PERMANENT LOAN COMPANY

Head Office, Winnipeg, Manitoba.

President and Manager—W. T. Alexander. Chief Agent and Attorney for Ontario—  
Vice-President—E. L. Taylor. M. R. Grant, Toronto.  
Secretary—F. H. Alexander.

BALANCE SHEET AS AT 31st DECEMBER, 1919

LIABILITIES

To SHAREHOLDERS.

1. Ordinary joint stock capital fully called, total paid thereon .....	2,409,000 00	
2. Dividends declared (1), but not yet paid .....	60,429 90	
3. Unappropriated profits (1) .....	15,867 70	
4. Reserve fund (1) .....	750,000 00	
5. Contingent reserve fund .....	300,000 00	
6. Instalment permanent stock payable by fixed periodical payment; total subscribed (not extended), \$17,750.00, on which has been paid .....	4,018 81	
7. Dividends declared (6), but not paid .....	1,350 43	
		3,540,666 84

To THE PUBLIC.

8. Debentures payable in Canada maturing in 1920 .....	256,490 58	
9. Debentures payable in Canada maturing in subsequent years.....	639,095 24	
10. Debentures payable elsewhere than in Canada maturing in 1920 .....	119,157 66	
11. Debentures payable elsewhere than in Canada maturing in subsequent years .....	518,543 04	
12. Interest due and accrued on (8), (9), (10) and (11) ....	27,446 50	
		1,560,733 02
13. Deposits .....		933,617 01
14. Other liabilities to the public, viz.:		
(a) Amounts unadvanced on mortgage loans .....	506 85	
(b) Sundry accounts payable .....	799 43	
(c) Reserve for Government income tax .....	8,043 90	
(d) Unclaimed dividends .....	1,346 41	
		10,696 59
Total liabilities .....		6,045,713 46

ASSETS

REAL ESTATE.

15. Office premises .....	327,382 66	
16. Freehold land (including buildings) other than the fore-going .....	1,224,305 55	
		1,551,688 21

DEBTS SECURED BY CHARGES ON LAND.

17. First mortgages .....	2,249,043 27	
18. Interest due and accrued on (17) .....	646,856 66	
		2,895,899 93

## STOCKS, BONDS AND DEBENTURES.

19. Dominion of Canada .....	751,900 00	
20. Interest due and accrued on (19) .....	5,777 10	
		757,677 10
21. Stocks of chartered banks .....	57,065 00	
22. Imperial Canadian Trust Company, Winnipeg, stock.....	80,957 73	
23. Canada National Fire Insurance Company, Winnipeg, stock .....	65,641 13	
24. Interest due and accrued on (21) to (23) .....	5,547 38	
		209,211 24

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

25. Principal .....	85,860 04	
26. Interest due and accrued on (25) .....	8,038 31	
		93,898 35

## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

27. Principal .....	4,578 90	
28. Interest due and accrued on (27) .....	151 23	
		4,730 13

## CASH.

29. On hand .....	38,065 22	
30. In banks .....	249,043 11	
		287,108 33

## UNSECURED DEBTS.

31. Sundry accounts .....	5,213 05	
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## ASSETS NOT HEREINBEFORE MENTIONED.

32. (a) Office furniture and fixtures .....	30,046 90	
(b) Imperial Canadian Trust Co. on H. O. Building and site .....	141,353 50	
(c) Loans on other securities .....	32,001 84	
(d) Commission and expense suspense account .....	36,884 88	
		245,500 17
Total assets .....		6,045,713 46

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On deposits, 3.495%; on debentures, 5.435%.

Average rate of interest per annum earned by the Corporation during 1919:  
(a) On mortgages of realty, 9.507%; (b) on other securities, 4.434%.

Loans written off, \$144,184.79; loans transferred to real estate account during 1919, \$143,644.30.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1919: Number, 99; amount, \$112,866.53.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: D. A. Pender, Slasor & Co., C.A., Winnipeg.  
For 1920: Same as for 1919.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, 1920, 5% for half year ending December 31st, 1919.



In the case of any other Company, of which you hold the stocks, bonds or debentures, either directly or indirectly, if they owe you any money, either secured by mortgages or other security or unsecured, state the aggregate amount of such loans ..... 141,353 50

The amount of interest on such loans taken credit for in your profit and loss account during the past year ..... 8,001 15

DEBTS SECURED BY MORTGAGES ON LAND.

First mortgages under which no legal proceedings have been taken.....	2,759,034 61
Mortgages under which legal proceedings have been taken and are still unsettled .....	112,866 53
Amount secured by agreements for sale or purchase of property not subject to prior mortgage .....	23,998 79
	2,895,899 93

Four mortgages in excess of \$50,000 each. Total ..... 1,452,408 30

MORTGAGES OWNED BY THE CORPORATION.

Ontario .....	26,495 01
Manitoba .....	1,192,596 41
Saskatchewan .....	881,868 33
Alberta.....	401,013 30
British Columbia .....	393,926 88
	2,895,899 93

DIRECTORS AT 31ST DECEMBER, 1919.

W. T. Alexander, Winnipeg.

E. L. Taylor, Winnipeg.

D. E. Sprague, Winnipeg.

A. D. Carscallen, Winnipeg.

J. H. G. Russell, Winnipeg.

W. J. Boyd, Winnipeg.

F. H. Alexander, Winnipeg.

Hon. A. C. Rutherford, Edmonton.

S. T. Lazier, Belleville.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remain- ing unpaid on calls.
		\$	\$ c.	\$ c.	\$ c.
Fully called ....	24,090	100	2,409,000 00	2,409,000 00	.....
Partly called ...	177½	100	17,750 00	5,369 24	12,380 76
Totals.....	24,267½	.....	2,426,750 00	2,414,369 24	12,380 76

## THE GREY AND BRUCE LOAN COMPANY

Head Office, Owen Sound, Ontario.

*President*—Robert Wightman.  
*First Vice-President*—John Parker.

*Second Vice-President*—G. S. Kilbourn.  
*Manager and Secretary*—Wm. P. Telford.

## BALANCE SHEET AS AT 31st DECEMBER, 1919

## LIABILITIES

## To SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	443,450 00	
2. Ordinary joint stock capital, partly called; total paid thereon .....	900 00	
3. Dividends declared in respect of (1), (2), but not yet paid .....	13,330 50	
4. Unappropriated profits in respect of (1), (2) .....	484 24	
5. Reserve fund in respect of (1), (2) .....	72,000 00	
		530,164 74

## To THE PUBLIC.

6. Debentures payable in Canada maturing in 1920 .....	22,609 00	
7. Debentures payable in Canada maturing in subsequent years .....	96,317 00	
8. Interest due and accrued on (6), (7) .....	2,002 38	
9. Deposits .....	131,624 00	
10. Money borrowed on security from chartered banks .....	60,689 80	
		313,242 18
Total liabilities .....		843,406 92

## ASSETS

## REAL ESTATE.

11. Office premises .....	26,000 00	
12. Freehold land (including buildings) other than the foregoing .....	6,286 88	
		32,286 88

## DEBTS SECURED BY CHARGES ON LAND.

13. First mortgages .....	566,539 87	
14. Insurance and sundry charges .....	2,689 48	
15. Interest due and accrued on (13) .....	14,670 86	
		583,900 21

## STOCKS, BONDS AND DEBENTURES.

16. Dominion of Canada .....	91,107 00	
17. Provinces of Canada .....	37,120 26	
18. Municipalities situated in Canada .....	9,470 00	
19. Interest due and accrued on (16) to (18) .....	1,590 32	
		139,287 58

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

20. Principal .....	40,413 00	
21. Interest due and accrued on (20) .....	3,982 14	
		44,395 14

LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

22. Principal.....	38,895 28	
23. Interest due and accrued on (22) .....	1,327 99	
		40,223 27

CASH.

24. On hand .....	1,227 51
-------------------	----------

ASSETS NOT HEREINBEFORE MENTIONED.

25. (a) Office furniture .....	1,663 00	
(b) Rents accrued .....	423 33	
		2,086 33
Total assets .....		843,406 92

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On deposits, 4%; on debentures, 4 9-10%.

Average rate of interest per annum earned by the Corporation during 1919:

(a) On mortgages of realty, 6¾%; (b) On other securities, 6½%.

Loans transferred to real estate account during 1919, \$3,800.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):

For 1919: A. F. Armstrong and H. H. Burgess.

For 1920: Same as for 1919.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? January 1st and July 1st; 6 % per annum.

DEBTS SECURED BY MORTGAGES ON LAND.  
All in the Province of Ontario.

First mortgages under which no legal proceedings have been taken.....	583,900 21
-----------------------------------------------------------------------	------------

DIRECTORS AT 31ST DECEMBER, 1919.

Robert Wightman, Owen Sound.	H. B. Smith, Owen Sound.
John Parker, Owen Sound.	W. H. Taylor, Owen Sound.
G. S. Kilbourn, Owen Sound.	W. J. Paterson, Owen Sound.
Wm. Thomson, Dobbington.	James Gardner, Owen Sound.

Class 1.—Fixed and permanent capital stock created by virtue of Building Societies Acts.

Description.	Total amount issued and subsist- ing at 31st December, 1919.			Total amount of actual payments thereon.
	No. of shares.	Par value of shares.	—	
1. Fully called stock.....	8,859	\$ 50	\$ 443,450	\$ 443,450
2. Partly called stock.....	1,131	50	56,550	900
Totals.....	10,000	.....	500,000	444,350



## GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY

Head Office, Guelph, Ontario.

*President*—Alexander Bain Petrie.      *Second Vice-President*—George D. Forbes.  
*First Vice-President*—Henry Howitt, M.D., *Manager and Secretary*—John E. McElderry.  
 F.A.C.S.

## BALANCE SHEET AS AT 31st DECEMBER, 1919

## LIABILITIES

## TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	602,000 00	
2. Ordinary joint stock capital, 20% called; total paid thereon .....	321,233 90	
3. Dividends declared in respect of (1), (2), but not yet paid	46,056 71	
4. Unappropriated profits in respect of (1), (2) .....	34,842 54	
5. Reserve fund in respect of (1), (2) .....	839,435 00	
		1,843,568 15

## TO THE PUBLIC.

6. Debentures payable in Canada maturing in 1920 .....	433,976 32	
7. Debentures payable in Canada maturing in subsequent years .....	1,381,051 50	
8. Interest due and accrued on (6), (7) .....	40,189 60	
9. Debentures payable elsewhere than in Canada maturing in 1920 .....	16,716 98	
10. Debentures payable elsewhere than in Canada maturing in subsequent years .....	148,347 47	
11. Interest due and accrued on (9), (10) .....	3,885 50	
12. Deposits .....	597,476 29	
13. Interest on deposits, due and accrued (12) .....	8,667 91	
14. Other liabilities to the public, viz.:		
(a) War tax accrued .....	685 01	
(b) Reserved <i>re</i> income tax .....	3,420 72	
		2,634,417 30
Total liabilities .....		4,477,985 45

## ASSETS

## REAL ESTATE.

15. Office premises .....	30,000 00	
16. Freehold land (including buildings) other than the foregoing .....	37,451 05	
		67,451 05

## DEBTS SECURED BY CHARGES ON LAND.

17. First mortgages .....	1,820,784 87	
18. Agreements for sale .....	70,679 70	
19. Interest due and accrued on (17) and (18) .....	95,868 10	
		1,987,332 67

## STOCKS, BONDS AND DEBENTURES.

20. United Kingdom of Great Britain and Ireland .....	24,568 04	
21. Dominion of Canada .....	830,396 16	
22. Provinces of Canada .....	189,793 19	
23. Municipalities situated in Canada .....	397,635 85	
24. Interest due and accrued on (20) to (23) .....	20,525 82	
		1,462,919 06
25. Anglo-French External Loan Bonds .....	196,430 43	
26. The Guelph Trust Company, stock .....	258,000 00	
27. Interest due and accrued on (25) and (26) .....	9,335 69	
		463,766 12

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

28. Principal.....	15,730 95	
29. Interest due and accrued on (28) .....	162 31	
		15,893 26

## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

30. Principal.....	45,628 00	
31. Interest due and accrued on (30) .....	1,094 38	
		46,722 38

## CASH.

32. On hand .....	24,074 98	
33. In banks .....	409,780 93	
		433,855 91

## ASSETS NOT HEREINBEFORE MENTIONED.

34. Rents accrued .....	45 00	
Total assets .....		4,477,985 45

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On deposits. 2.7543%; on debentures, 4.9918%.

Average rate of interest per annum earned by the Corporation during 1919:

(a) On mortgages of realty, 7.5591%; (b) On other securities, 5.6035%.

Loans transferred to real estate account during 1919, \$18,323.42.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1919: Number, 4; amount, \$6,818.18.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):

For 1919: J. W. Kilgour, Guelph, and J. M. Scully, F.C.A., Kitchener.

For 1920: J. M. Scully, F.C.A., and Jeremiah Scully, Kitchener.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? 2nd January and 2nd July; 10% per annum.

## DEBTS SECURED BY MORTGAGES ON LAND.

First mortgages under which no legal proceedings have been taken.....	1,882,863 35	
Mortgages under which legal proceedings have been taken and are still unsettled .....	29,000 80	
Amounts secured by agreements for sale or purchase of property not subject to prior mortgage .....	75,468 52	
		1,987,332 67

MORTGAGES OWNED BY THE CORPORATION.

Ontario .....	\$353,789 28
Manitoba .....	95,172 48
Saskatchewan .....	1,049,867 85
Alberta .....	488,503 06
	<hr/>
	1,987,332 67

DIRECTORS AT 31ST DECEMBER, 1919.

Alexander Bain Petrie, Guelph.	John E. McElderry, Guelph.
Henry Howitt, M.D., F.A.C.S., Guelph.	Charles E. Howitt, Guelph.
George D. Forbes, Hespeler.	Wm. E. Phin, Hamilton.

Class 1.—Fixed and permanent capital stock created by virtue of Building Societies Acts.

Description.	Total amount issued and subsisting.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
		\$	\$	\$ c.	\$ c.
Fully called stock. ....	12,040	50	602,000	602,000 00	.....
Partly " .....	7,264	50	363,200	321,233 90	41,966 10
Totals. ....	19,304	.....	965,200	923,233 90	41,966 10



# THE HAMILTON PROVIDENT AND LOAN CORPORATION

Head Office, Hamilton, Ontario.

*President*—George Hope.

*Vice-President*—Joseph J. Greene.

*Manager and Secretary*—Donald M. Cameron.

## BALANCE SHEET AS AT 31st DECEMBER, 1919

### LIABILITIES

#### TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	1,000,000 00	
2. Ordinary joint stock capital, 20% called; total paid thereon .....	200,000 00	
3. Dividends declared in respect of (1), (2), but not yet paid .....	54,000 00	
4. Reserve fund in respect of (1), (2) .....	1,250,000 00	
5. Contingent fund in respect of (1), (2) .....	30,570 59	
		2,534,570 59

#### TO THE PUBLIC.

6. Debenture stock payable elsewhere than in Canada.....	372,786 66	
7. Interest due and accrued on (6) .....	2,485 25	
8. Debentures payable in Canada maturing in 1920 .....	84,440 00	
9. Debentures payable in Canada maturing in subsequent years .....	272,369 30	
10. Interest due and accrued on (8), (9) .....	6,740 75	
11. Debentures payable elsewhere than in Canada maturing in 1920 .....	72,513 33	
12. Debentures payable elsewhere than in Canada maturing in subsequent years .....	510,269 26	
13. Interest due and accrued on (11), (12) .....	5,575 00	
14. Deposits .....	852,635 24	
15. Other liabilities to the public, viz.:		
(a) War tax .....	7,771 36	
(b) Liability for loans in process of completion ....	42,182 47	
		2,229,768 62
Total liabilities .....		4,764,339 21

### ASSETS

#### REAL ESTATE.

16. Office premises in Hamilton .....	80,000 00	
17. Office premises in Brandon, Manitoba .....	13,000 00	
		93,000 00

#### DEBTS SECURED BY CHARGES ON LAND.

18. First mortgages .....	3,998,268 74	
19. Second and subsequent mortgages, agreements for sale or purchase .....	91,176 45	
20. Interest due and accrued on (18) and (19) .....	155,064 01	
		4,244,509 20

#### STOCKS, BONDS AND DEBENTURES.

21. Dominion of Canada .....	67,485 85	
22. Provinces of Canada .....	48,864 55	
23. Municipalities situated in Canada .....	132,756 20	
		249,106 60

LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

24. Principal .....	5,928 45
CASH.	
25. On hand .....	5,423 13
26. In banks .....	166,371 83
	171,794 96
Total assets .....	4,764,339 21

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On deposits, 3.68%; on debentures, 5.27%; on debenture stock, 4%.  
Average rate of interest per annum earned by the Corporation during 1919:  
(a) On mortgages of realty, 7.24%; (b) on other securities, 5.23%.  
Loans written off, \$1,709.45.  
Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: Ralph E. Young, Toronto, and G. E. F. Smith, Hamilton.  
For 1920: Same as for 1919.  
What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? 2nd January, 1919, 8%, and 2nd July, 1919, 9%.

DEBTS SECURED BY MORTGAGES ON LAND.

First mortgages under which no legal proceedings have been taken ....	4,137,601 75
Mortgages under which legal proceedings have been taken and are still unsettled .....	12,659 25
Amount secured by agreements for sale or purchase of property not subject to prior mortgage .....	94,248 20
Total .....	4,244,509 20

MORTGAGES OWNED BY THE CORPORATION.

Ontario .....	2,140,690 55
Manitoba .....	1,410,733 80
Saskatchewan .....	693,084 85
Total .....	4,244,509 20

DIRECTORS AT 31ST DECEMBER, 1919.

George Hope, Hamilton.	William A. Wood, Hamilton.
Joseph J. Greene, Hamilton.	Stanley Mills, Hamilton.
Henry L. Roberts, Grimsby.	William Hendrie, Hamilton.

Class 1.—Fixed and permanent capital stock created by virtue of Building Societies Acts.

Description.	Total amount issued and subsisting 31st December, 1919.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
		\$	\$	\$	\$
Fully called stock .....	10,000	100	1,000,000	1,000,000	.....
Partly called stock .....	10,000	100	1,000,000	200,000	800,000
Totals .....	20,000	.....	2,000,000	1,200,000	800,000

THE HURON AND ERIE MORTGAGE CORPORATION

Head Office, London, Ontario.

*President*—T. G. Meredith, K.C.  
*First Vice-President and General Manager*—Hume Cronyn.  
*Assistant General Manager*—M. Aylsworth.

*Second Vice-President*—F. E. Leonard.  
*Treasurer*—C. J. Clarke.  
*Secretary*—D. McEachern.

BALANCE SHEET AS AT 31st DECEMBER, 1919

LIABILITIES

To SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	4,000,000 00	
2. Ordinary joint stock capital, 20% called; total paid thereon .....	1,000,000 00	
3. Dividends declared in respect of (1), (2), but not yet paid .....	75,000 00	
4. Unappropriated profits in respect of (1), (2) .....	16,374 04	
5. Reserve fund in respect of (1), (2) .....	1,000,000 00	
		6,091,374 04

To THE PUBLIC.

6. Debentures payable in Canada maturing in 1920 .....	1,673,202 24	
7. Debentures payable in Canada maturing in subsequent years .....	4,652,926 78	
8. Interest due and accrued on (6), (7) .....	113,540 13	
9. Debentures payable elsewhere than in Canada maturing in 1920 .....	1,104,611 67	
10. Debentures payable elsewhere than in Canada maturing in subsequent years .....	2,716,908 71	
11. Interest due and accrued on (9), (10) .....	28,116 15	
12. Deposits .....	4,054,841 02	
		14,344,146 70
Total liabilities .....		20,435,520 74

ASSETS

REAL ESTATE.

13. Office premises .....	572,152 95
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DEBTS SECURED BY CHARGES ON LAND.

14. First mortgages .....	12,873,113 99	
15. Interest due and accrued on (14) .....	466,080 56	
		13,339,194 55

STOCKS, BONDS AND DEBENTURES.

16. United Kingdom of Great Britain and Ireland and Anglo-French .....	410,134 40	
17. Dominion of Canada .....	851,973 45	
18. Provinces of Canada .....	96,165 90	
19. Municipalities situated in Canada .....	634,650 01	
20. Rural telephone companies guaranteed by Provinces of Canada .....	923,825 32	
21. Interest due and accrued on (16) to (20) .....	81,212 92	
		2,997,962 00
22. Other governments not authorized as trustee investments .....	102,385 34	
23. School districts situated in Canada .....	591,372 84	



24. Interest due and accrued on (22) and (23) .....	21,070 82	
25. Other stocks and bonds .....	333,671 43	
26. Interest due and accrued on (26) .....	1,679 57	
		1,050,180 00
27. The Canada Trust Company stock .....		1,179,360 00

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

28. Principal .....	24,510 00	
29. Interest due and accrued on (28) .....	482 00	
		24,992 00

CASH.

30. On hand .....	57,905 81	
31. In banks .....	1,213,773 43	
		1,271,679 24
Total assets .....		20,435,520 74

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On deposits, 3.251%; on debentures, 5.166%.

Average rate of interest per annum earned by the Corporation during 1919: (a) On mortgages of realty, 7.349%; (b) On other securities, 6.320%.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1919: Number, 4; amount, \$11,839.53.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: M. H. Rowland and F. G. Jewell, F.C.A., London, Ontario.  
For 1920: Same as for 1919.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? 2nd January, 1919, 3% on \$50 par value; 1st April, 1919, 1½% on \$100 par value; 2nd July, 1919, 1½%; 1st October, 1919, 1½%.

DEBTS SECURED BY MORTGAGES ON LAND.

First mortgages under which no legal proceedings have been taken.....	13,360,677 06
Mortgages under which legal proceedings have been taken and are still unsettled .....	1,643 26
Amount secured by agreement for sale or purchase of property not subject to prior mortgage .....	103,722 40
Total .....	13,466,042 72
Fifteen mortgages in excess of \$50,000 each; total .....	1,593,982 00

MORTGAGES OWNED BY THE CORPORATION.

Ontario .....	9,077,601 72
Manitoba .....	1,048,885 00
Alberta .....	370,915 00
Saskatchewan .....	2,968,641 00
Total .....	13,466,042 72

DIRECTORS AT 31ST DECEMBER, 1919.

- T. G. Meredith, K.C., London.  
Hume Cronyn, London.  
George T. Brown, London.  
H. E. Gates, London.
- F. R. Eccles, M.D., LL.D., London.  
A. H. M. Graydon, London.  
Robert Fox, London.  
Phillip Pocock, London.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsist- ing at 31st December, 1919.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares	Par value.	—		
		\$	\$	\$	\$
Fully called stock .....	40,000	100	4,000,000	4,000,000 00	.....
Partly called stock .....	50,000	100	5,000,000	1,000,000 00	4,000,000 00
Totals. ....	90,000	.....	9,000,000	5,000,000 00	4,000,000 00

## INDUSTRIAL MORTGAGE AND SAVINGS COMPANY

Head Office, Sarnia, Ontario.

*President*—John Cowan, K.C.*Second Vice-President*—John McFarlane.*First Vice-President*—W. G. Willoughby.*Manager and Secretary*—Duncan N. Sinclair.

## BALANCE SHEET AS AT 31st DECEMBER, 1919

## LIABILITIES

## To SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	634,100 00	
2. Dividends declared in respect of (1), but not yet paid....	25,362 20	
3. Unappropriated profits in respect of (1) .....	742 62	
4. Reserve fund in respect of (1) .....	400,000 00	
		1,060,204 82

## To THE PUBLIC.

5. Debentures payable in Canada maturing in 1920 .....	166,450 06	
6. Debentures payable in Canada maturing in subsequent years .....	516,589 85	
7. Interest due and accrued on (5), (6) .....	14,814 66	
8. Deposits .....	813,780 09	
9. Interest on deposits, due and accrued (8).....	27,362 82	
		1,538,997 48
Total liabilities .....		2,599,202 30

## ASSETS

## REAL ESTATE.

10. Office premises .....	19,193 43
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## DEBTS SECURED BY CHARGES ON LAND.

11. First mortgages .....	1,816,072 71	
12. Interest due and accrued on (11) .....	85,872 70	
		1,901,945 41

## STOCKS, BONDS AND DEBENTURES.

13. Dominion of Canada .....	122,902 27	
14. Provinces of Canada .....	38,540 35	
15. Municipalities situated in Canada .....	400,248 37	
16. Rural telephone companies guaranteed by Provinces of Canada .....	25,303 88	
17. Interest due and accrued on (13) to (16).....	6,728 75	
		593,723 62
18. School districts situated in Canada .....	4,200 00	
19. Stocks and bonds of public utility companies situated in Canada .....	8,552 00	
20. Stocks and bonds of loan, trust and insurance companies .....	3,000 00	
21. Interest due and accrued on (18) to (20).....	230 34	
		15,982 34

## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

22. Principal .....	36,277 06	
23. Interest due and accrued on (22).....	653 05	
		36,930 11



CASH.

24. On hand .....	11,724 77	
25. In banks .....	16,702 62	
		28,427 39

ASSETS NOT HEREINBEFORE MENTIONED.

26. Office furniture .....	3,000 00	
Total assets .....		2,599,202 30

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On deposits, 3.57%; on debentures, 4.79%.

Average rate of interest per annum earned by the Corporation during 1919: (a) On mortgages of realty, 6.93%; (b) on other securities, 5.43%.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed): For 1919: Henry Conn, B.A., and Thomas F. Towers.  
For 1920: Same as for 1919.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, 1919, and July 2nd, 1919; 8% per annum.

DEBTS SECURED BY MORTGAGES ON LAND.

First mortgages under which no legal proceedings have been taken.....	1,901,945 41
-----------------------------------------------------------------------	--------------

MORTGAGES OWNED BY THE CORPORATION.

Ontario .....	1,435,325 37
Alberta.....	122,229 65
Saskatchewan.....	344,390 39
	1,901,945 41

DIRECTORS AT 31ST DECEMBER, 1919.

John Cowan, K.C., Sarnia.	Wm. G. Hall, Watford.
W. G. Willoughby, Watford.	Byron Stephens, Brigden.
John McFarlane, Sarnia.	William Armstrong, Wyoming.
William McDonald, Brigden.	John H. Anderson, Oil Springs.
Malcolm McGugan, Mount Brydges.	Thomas Paul, Sarnia.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsist- ing at 31st December, 1919.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
Fully called stock .....	12,700	\$ 50	\$ 635,000	\$ 634,100	\$ 900

LAMBTON LOAN AND INVESTMENT COMPANY

Head Office, Sarnia, Ontario.

President—Norman S. Gurd. Vice-President—David Milne.  
Manager—J. H. Kittermaster.

BALANCE SHEET AS AT 31st DECEMBER, 1919

LIABILITIES

To SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	789,750 00	
2. Dividends declared in respect of (1), but not yet paid....	47,385 00	
3. Reserve Fund in respect of (1).....	800,000 00	
4. Contingent fund in respect of (1).....	6,531 90	
		1,643,666 90

To THE PUBLIC.

5. Debentures payable in Canada maturing in 1920.....	202,659 26	
6. Debentures payable in Canada maturing in subsequent years .....	322,955 40	
7. Interest due and accrued on (5), (6).....	11,920 58	
8. Deposits .....	1,129,697 18	
9. Interest on deposits, due and accrued (8).....	40,726 19	
		1,707,958 61
Total liabilities .....		3,351,625 51

ASSETS

REAL ESTATE.

10. Office premises .....	16,500 00	
11. Freehold land (including buildings) other than the fore-going.....	2,300 33	
		18,800 33

DEBTS SECURED BY CHARGES ON LAND.

12. First mortgages .....	2,661,942 14	
13. Interest due and accrued on (12).....	170,147 06	
		2,832,089 20

STOCKS, BONDS AND DEBENTURES.

14. United Kingdom of Great Britain and Ireland.....	78,144 00	
15. Dominion of Canada .....	148,150 00	
16. Provinces of Canada .....	11,601 37	
17. Municipalities situated in Canada .....	84,471 37	
18. Interest due and accrued on (14) to (17).....	2,981 53	
		325,348 27
19. Other stocks and bonds .....	10,000 00	
20. Interest due and accrued on (19).....	164 00	
		10,164 00

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

21. Principal.....	29,791 88	
22. Interest due and accrued on (21).....	623 48	
		30,415 36

LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

23. Principal .....	41,857 65	
24. Interest due and accrued on (23).....	1,318 16	
		43,175 81

CASH.

25. On hand .....	12,066 94	
26. In banks .....	79,565 60	
		91,632 54
Total assets .....		3,351,625 51

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On deposits, 3.48%; on debentures, 4.60%.

Average rate of interest per annum earned by the Corporation during 1919: (a) On mortgages of realty, 6.54%; (b) on other securities, 6.25%.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed): For 1919: A. F. Wade and Alexander Saunders, Sarnia. For 1920: Same as for 1919.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively ? January 2nd, 1919, 6%; July 2nd, 1919, 4%.

DEBTS SECURED BY MORTGAGES ON LAND.

First mortgages under which no legal proceedings have been taken..... \$2,832,089 20

DIRECTORS AT 31ST DECEMBER, 1919.

Norman S. Gurd, Sarnia.	F. F. Pardee, Sarnia.
David Milne, Sarnia.	Robert Mackenzie, Sarnia.
John Webster, Bothwell.	John Livingston, Forest.
J. H. Kittermaster, Sarnia.	John Scott, Wallaceburg.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsist- ing at 31st December, 1919.			Total amount of actual payments thereon.
	No. of shares.	Par value of shares	—	
Fully called stock. ....	15,795	\$ 50	\$ 789,750	\$ 789,750



THE LANDED BANKING AND LOAN COMPANY

Head Office, Hamilton, Ontario.

President—C. S. Scott, F.C.A. Vice-President—Robert Hobson.  
Managing Director—C. W. Cartwright.

BALANCE SHEET AS AT 31st DECEMBER, 1919

LIABILITIES

To SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	1,000,000 00	
2. Dividends declared in respect of (1), but not yet paid....	40,000 00	
3. Unappropriated profits in respect of (1).....	2,330 44	
4. Reserve fund in respect of (1).....	925,000 00	
		1,967,330 44

To THE PUBLIC.

5. Debentures payable in Canada maturing in 1920.....	81,720 88	
6. Debentures payable in Canada maturing in subsequent years .....	161,679 89	
7. Interest due and accrued on (5) and (6).....	3,645 02	
8. Debentures payable elsewhere than in Canada maturing in 1920 .....	65,067 33	
9. Debentures payable elsewhere than in Canada maturing in subsequent years .....	403,957 36	
10. Interest due and accrued on (8) and (9).....	3,459 56	
11. Deposits.....	949,882 22	
12. Other liabilities to the public, viz.: (a) Taxes .....	13,257 25	
(b) Auditors, valuers, advertising .....	1,265 33	
13. Unclaimed dividends .....	90 00	
		1,684,024 84
Total liabilities .....		3,651,355 28

ASSETS

REAL ESTATE.

14. Office premises .....	65,000 00
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DEBTS SECURED BY CHARGES ON LAND.

15. First mortgages .....	2,656,282 62	
16. Second and subsequent mortgages, agreements for sale or purchase .....	38,904 35	
17. Interest due and accrued on (15) and (16).....	116,331 90	
		2,811,518 87

STOCKS, BONDS AND DEBENTURES.

18. Dominion of Canada .....	238,958 92	
19. Provinces of Canada .....	15,000 00	
20. Municipalities situated in Canada .....	71,335 19	
21. Interest due and accrued on (18) to (20).....	3,500 63	
		328,794 74
22. Stocks and bonds of public utility companies situated in Canada .....	18,891 08	
23. Interest due and accrued on (22) .....	236 50	
		19,127 58

24. Other stocks and bonds .....	110,605 80	
25. Interest due and accrued on (24).....	994 91	
		111,600 71

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

26. Principal.....	92,548 88	
27. Interest due and accrued on (26).....	1,086 80	
		93,635 68

## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

28. Principal.....	10,061 00	
29. Interest due and accrued on (28).....	199 33	
		10,260 33

## CASH.

30. On hand .....	4,312 16	
31. In banks .....	206,412 84	
		210,725 00

## UNSECURED DEBTS.

32. Rents .....	625 00	
33. Colwell Graham .....	67 37	
		692 37

Total assets .....	3,651,355 28
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## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On deposits, 3.658%; on debentures, 5.261%.

Average rate of interest per annum earned by the Corporation during 1919: (a) On mortgages of realty, 7.246%; (b) on other securities, 5.701%.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1919: Number, 1; amount, \$13,290.34.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: R. E. Young, Toronto, and G. E. F. Smith, Hamilton.  
For 1920: Same as for 1919.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? 2nd January, 1919, 4%; 2nd July, 1919, 4%.

## DEBTS SECURED BY MORTGAGES ON LAND.

First mortgages under which no legal proceedings have been taken.....	2,772,117 12
Amount secured by agreements for sale or purchase of property not subject to prior mortgage .....	39,401 75
	2,811,518 87

## MORTGAGES OWNED BY THE CORPORATION.

Ontario .....	1,413,738 33
Manitoba .....	1,397,780 54
	2,811,518 87

## DIRECTORS AT 31ST DECEMBER, 1919.

C. S. Scott, F.C.A., Hamilton.  
Robert Hobson, Hamilton.  
E. H. Ambrose, Hamilton.

C. W. Cartwright, Hamilton.  
Charles Mills, Hamilton.  
Paul J. Myler, Hamilton.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and sub- sisting at 31st December, 1919.			Total amount of actual payments thereon.
	No. of shares.	Par value of shares.	—	
Fully paid stock .....	10,000	\$ 100	\$ 1,000,000	\$ 1,000,000
Totals.....	10,000	100	1,000,000	1,000,000



## LONDON AND CANADIAN LOAN AND AGENCY COMPANY, LIMITED

Head Office, Toronto, Ontario.

*President*—Thomas Long.*Manager*—Vernon B. Wadsworth.*Vice-President*—Casimir S. Gzowski.*Secretary*—William Wedd.

## BALANCE SHEET AS AT 31st DECEMBER, 1919

## LIABILITIES

## To SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	1,250,000 00	
2. Dividends declared in respect of (1), but not yet paid...	37,500 00	
3. Unappropriated profits in respect of (1).....	25,618 97	
4. Reserve fund in respect of (1).....	950,000 00	
		2,263,118 97

## To THE PUBLIC.

5. Debenture stock payable elsewhere than in Canada.....	414,445 33	
6. Interest due and accrued on (5).....	2,089 00	
7. Debentures payable in Canada maturing in 1920.....	5,550 00	
8. Debentures payable in Canada maturing in subsequent years .....	46,700 00	
9. Interest due and accrued on (7) and (8).....	755 00	
10. Debentures payable elsewhere than in Canada maturing in 1920 .....	550,516 49	
11. Debentures payable elsewhere than in Canada maturing in subsequent years .....	1,742,389 16	
12. Interest due and accrued on (10) and (11).....	57,685 00	
13. Other liabilities to the public .....	2,623 51	
		2,822,753 49
Total liabilities .....		5,085,872 46

## ASSETS

## REAL ESTATE.

14. Freehold land (including buildings) .....	18,675 70
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## DEBTS SECURED BY CHARGES ON LAND.

15. First mortgages .....	3,885,906 11	
16. Second and subsequent mortgages, agreements for sale or purchase (prior mortgages entirely owned by Corporation) .....	299,534 97	
17. Interest due and accrued on (15) and (16).....	177,264 00	
		4,362,705 08

## STOCKS, BONDS AND DEBENTURES.

18. Dominion of Canada .....	295,050 00	
19. Municipalities situated in Canada .....	150,927 00	
20. Interest due and accrued on (18) and (19).....	7,447 65	
		453,424 65
21. School districts situated in Canada .....	7,515 40	
22. Interest due and accrued on (21) .....	392 19	
		7,907 59

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

23. Principal.....	5,215 00	
24. Interest due and accrued on (23).....	78 41	
		5,293 41

CASH.

25. In banks .....	237,866 03
Total assets .....	<u>5,085.872 46</u>

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On debentures. 5.20%; on debenture stock, 4%.

Average rate of interest per annum earned by the Corporation during 1919:  
(a) On mortgages of realty, 7½%; (b) on other securities, 5½%.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: Lieut-Col. James George, F.C.A., and Rutherford Williamson, C.A., both of Toronto.

For 1920: Same as for 1919.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? 2nd January, 1st April, 2nd July, and 1st October; 2% on each occasion and a bonus of 1% on 2nd January, 1920.

DEBTS SECURED BY MORTGAGES ON LAND.

First mortgages under which no legal proceedings have been taken.....	4,028,976 11
Second or subsequent mortgages (where prior mortgages are entirely owned by the Corporation) under which no legal proceedings have been taken .....	189,041 75
Mortgages under which legal proceedings have been taken and are still unsettled .....	22,694 00
Amount secured by agreements for sale or purchase of property not subject to prior mortgage (property sold under company's mortgages) : . . . . .	<u>121,993 22</u>
Total .....	4,362,705 08

MORTGAGES OWNED BY THE CORPORATION.

Ontario .....	948,686 03
Manitoba .....	1,119,608 00
Saskatchewan .....	<u>2,294,411 05</u>
	4,362,705 08

DIRECTORS AT 31ST DECEMBER, 1919.

Thomas Long, Toronto.	Goldwin Larratt Smith, Toronto.
Casimir S. Gzowski, Toronto.	Colin M. Black, Edinburgh, Scotland.
A. H. Campbell, Toronto.	William C. Noxon, Toronto.
Charles C. Dalton, Toronto.	

Class 2.—Fixed and permanent capital stock created by virtue of Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
Fully called .....	25,000	\$ 50	\$ 1,250,000	\$ 1,250,000	Nil

## THE LONDON LOAN AND SAVINGS COMPANY OF CANADA

Head Office, London, Ontario.

*President*—G. G. McCormick.  
*First Vice-President*—Thomas Baker.

*Second Vice-President*—W. E. Robinson.  
*Manager*—M. J. Kent.

## BALANCE SHEET AS AT 31st DECEMBER, 1919

## LIABILITIES

## To SHAREHOLDERS.

1. Ordinary joint stock capital fully called, total paid thereon .....	888,321 08	
2. Unappropriated profits in respect of (1) .....	3,338 93	
3. Reserve fund in respect of (1) .....	380,000 00	
		1,271 660 01

## To THE PUBLIC.

4. Debentures payable in Canada maturing in 1920 .....	88,557 00	
5. Debentures payable in Canada maturing in subsequent years .....	263,473 28	
6. Interest due and accrued on (4) and (5) .....	6,818 82	
7. Debentures payable elsewhere than in Canada maturing in 1920 .....	85,166 67	
8. Debentures payable elsewhere than in Canada maturing in subsequent years .....	526,262 02	
9. Interest due and accrued on (7) and (8) .....	4,172 15	
10. Deposits .....	806,260 98	
11. Other liabilities: Government taxes accrued .....	558 34	
		1,781,269 26
Total liabilities .....		3,052,929 27

## ASSETS

## REAL ESTATE.

12. Office premises .....	63,000 00
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## DEBTS SECURED BY CHARGES ON LAND.

13. First mortgages .....	1,579,803 02	
14. Second and subsequent mortgages, agreements for sale or purchase .....	304,704 00	
15. Interest due and accrued on (13) and (14) .....	77,496 75	
		1,962,003 77

## STOCKS, BONDS AND DEBENTURES.

16. United Kingdom of Great Britain and Ireland .....	70,203 00	
17. Municipalities situated in Canada .....	3,210 00	
		73,413 00
18. Other governments not authorized as trustee investments .....	16,500 00	
19. The Consolidated Trusts Corporation, stock .....	247,300 00	
20. Stocks and bonds of loan, trust and insurance companies .....	307,643 25	
21. Interest due and accrued on (18) and (20) .....	4,227 75	
22. Government transfer stamps .....	30 00	
		575,701 00

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

23. Principal .....	52,904 00	
24. Interest due and accrued on (23) .....	2,242 25	
		55,146 25



LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

25. Principal .....	48,210 00	
26. Interest due and accrued on (25) .....	1,546 00	
		49,756 00

CASH.

27. On hand .....	10,927 64	
28. In banks .....	262,963 61	
		273,891 25

UNSECURED DEBTS.

29. Rents accrued .....		18 00
Total assets .....		3,052,929 27

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On deposits, 3.113%; on debentures, 5.38%.

Average rate of interest per annum earned by the Corporation during 1919:  
(a) On mortgages of realty, 7.080%; (b) on other securities, 6%.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1919: Number, 4; amount, \$6,491.00.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: A Scream, P. D. Ball and W. B. Wortman, London.  
For 1920: A. Scream and P. D. Ball, London.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, April 1st, July 2nd and October 1st; 1¼% quarterly.

In the case of any other Company, of which you hold the stocks, bonds, or debentures, either directly or indirectly, if they owe you any money, either secured by mortgages or other security or unsecured, state the aggregate amount of such loans, \$585,222.00.

The aggregate amount of instalments of principal in arrears, \$395,000.00

The aggregate amount of any prior charges or mortgages on lands, properties or assets securing such mortgages or other securities, \$140,000.00.

DEBTS SECURED BY MORTGAGES ON LAND.

First mortgages under which no legal proceedings have been taken ....	1,642,008 77
Second or subsequent mortgages (where prior mortgages are not entirely owned by the Corporation) under which no legal proceedings have been taken .....	147,915 00
Mortgages under which legal proceedings have been taken and are still unsettled .....	6,491 00
Amount secured by agreements for sale or purchase of property not subject to prior mortgage .....	165,589 00
	1,962,003 77
Seven mortgages in excess of \$50,000 each, total .....	797,724 44

DIRECTORS AT 31ST DECEMBER, 1919.

G. G. McCormick, London.	W. E. Robinson, London.
Thomas Baker, London.	Charles R. Hunt, London.
M. J. Kent, London.	

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and sub- sisting at 31st December, 1919.			Total amount of actual payments thereon.	Total amount unpaid.
	No. of shares.	Par value.	—		
Fully called stock.....	20,000	\$ 50	\$ 1,000,000	\$ c. 888,321 08	\$ c. 111,678 92
	20,000	.....	1,000,000	888,321 08	111,678 92

MIDLAND LOAN AND SAVINGS COMPANY .

Head Office, Port Hope, Ontario.

President—Thomas Wickett, Vice-President—William Henwood.  
Manager—Walter J. Helm.

BALANCE SHEET AS AT 31st DECEMBER, 1919

LIABILITIES

To SHAREHOLDERS.

1. Ordinary joint stock capital: total paid thereon.....	360,000 00	
2. Dividends declared in respect of (1), but not yet paid....	14,400 00	
3. Unappropriated profits in respect of (1).....	28,556 34	
4. Reserve fund in respect of (1).....	285,000 00	
		687,956 34

To THE PUBLIC.

5. Debentures payable in Canada maturing in 1920.....	214,755 35	
6. Debentures payable in Canada maturing in subsequent years .....	346,796 16	
7. Interest due and accrued on (5) and (6) .....	12,609 21	
8. Deposits.....	318,956 67	
9. Interest on deposits, due and accrued (8).....	900 00	
10. Unclaimed dividends .....	115 20	
		894,132 59
Total liabilities .....		1,582,088 93

ASSETS

REAL ESTATE.

11. Office premises .....	5,000 00
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DEBTS SECURED BY CHARGES ON LAND.

12. First mortgages .....	884,589 75	
13. Second and subsequent mortgages, agreements for sale or purchase .....	2,500 80	
14. Interest due and accrued on (12) and (13).....	13,181 52	
		900,272 07

STOCKS, BONDS AND DEBENTURES.

15. United Kingdom of Great Britain and Ireland .....	14,897 00	
16. Dominion of Canada .....	160,720 45	
17. Provinces of Canada .....	15,571 84	
18. Other governments, authorized as trustee investments....	37,981 67	
19. Municipalities situated in Canada .....	329,251 94	
20. Interest due and accrued on (15) to (19) .....	10,767 50	
		569,190 40
21. Stocks and bonds of public utility companies situated in Canada .....	8,834 49	
22. Interest due and accrued on (21) .....	118 10	
		8,952 59

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

23. Principal .....	11,900 00
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LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

24. Principal .....	1,848 40	
25. Interest due and accrued on (24) .....	71 40	
		1,919 80

CASH.

26. On hand .....	2,591 05	
27. In banks .....	82,190 37	
		84,781 42

ASSETS NOT HEREINBEFORE MENTIONED.

28. Rents accrued .....		72 65
Total assets .....		<u>1,582.088 93</u>

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On deposits, 3.53%; on debentures, 4.92%.

Average rate of interest per annum earned by the Corporation during 1919:  
(a) On mortgages of realty, 6.87%; (b) on other securities, bonds, 5.50%; call loans, 6%; loans to shareholders, 6½%.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: H. White and N. S. Choate, Port Hope.  
For 1920: Same as for 1919.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, 1919, 4%; July 2nd, 1919, 4%.

DEBTS SECURED BY MORTGAGES ON LAND.

(All in the Province of Ontario.)

First mortgages under which no legal proceedings have been taken .....	897,715 67
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DIRECTORS AT 31ST DECEMBER, 1919.

Thomas Wickett, Port Hope.	A. M. Westington, Port Hope.
William Henwood, Port Hope.	S. R. Caldwell, Port Hope.
Thomas Roberts, Port Hope.	Walter J. Helm, Port Hope.

Class 1.—Fixed and permanent capital stock created by virtue of Building Societies Acts.

Description.	Total amount issued and subsisting at 31st December, 1919.			Total amount of actual payments thereon.
	No. of shares.	Par value.	—	
Fully called.....	36,000	\$ 10	\$ 360,000	\$ 360,000 c. 00

THE ONTARIO LOAN AND DEBENTURE COMPANY

Head Office, London, Ontario.

President—John McClary.

Vice-President—Alfred M. Smart.

Manager and Secretary-Treasurer—Alfred M. Smart.

BALANCE SHEET AS AT 31st DECEMBER, 1919

LIABILITIES

To SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	1,550,000 00	
2. Ordinary joint stock capital, 20% called; total paid thereon .....	200,000 00	
3. Dividends declared in respect of (1) and (2), but not yet paid .....	39,375 00	
4. Unappropriated profits in respect of (1) and (2) ....	32,623 71	
5. Reserve Fund in respect of (1) and (2) .....	2,150,000 00	
		3,971,998 71

To THE PUBLIC.

6. Debentures payable in Canada maturing in 1920.....	266,829 39	
7. Debentures payable in Canada maturing in subsequent years .....	1,060,706 89	
8. Interest due and accrued on (6) and (7).....	21,679 64	
9. Debentures payable elsewhere than in Canada maturing in 1920 .....	309,356 96	
10. Debentures payable elsewhere than in Canada maturing in subsequent years .....	1,032,223 08	
11. Interest due and accrued on (9) and (10).....	15,129 88	
12. Deposits .....	900,872 92	
		3,606,798 76
Total liabilities .....		7,578,797 47

ASSETS

REAL ESTATE.

13. Office premises .....	57,000 00	
14. Freehold land (including buildings) other than the foregoing .....	79,377 34	
		136,377 34

DEBTS SECURED BY CHARGES ON LAND.

15. First mortgages .....	4,626,094 94	
16. Agreements for sale or purchase .....	29,980 87	
17. Interest due and accrued on (15) and (16) .....	116,691 80	
		4,772,767 61

STOCKS, BONDS AND DEBENTURES.

18. United Kingdom of Great Britain and Ireland .....	75,560 77	
19. Dominion of Canada .....	1,010,546 53	
20. Provinces of Canada .....	515,485 15	
21. Municipalities situated in Canada .....	542,615 46	
22. Rural telephone companies guaranteed by Provinces of Canada .....	17,933 59	

23. Interest due and accrued on (18) to (22) .....	26,049 90	
24. Anglo-French Bonds .....	98,860 78	
25. School districts situated in Canada .....	79,533 93	
26. Interest due and accrued on (24) and (25) .....	3,848 13	
27. Other stocks and bonds .....	4,200 00	
	<hr/>	
	2,374,634 24	
Equalization to market value .....	55,000 00	
	<hr/>	2,319,634 24

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

28. Principal .....	45,147 35	
29. Interest due and accrued on (28) .....	347 45	
	<hr/>	45,494 80

## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

30. Principal stock, \$333.56; bonds, \$3,744.22 .....	4,077 78	
31. Interest due and accrued on (30) .....	57 46	
	<hr/>	4,135 24

## CASH.

32. In banks .....	300,388 24	
Total assets .....	<hr/>	7,578,797 47

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On deposits, 3.3594%; on debentures, 5.1426%.

Average rate of interest per annum earned by the Corporation during 1919:  
(a) On mortgages of realty, 7.2177%; (b) on other securities, 5.7990%.

Loans transferred to real estate account during 1919: \$58,315.26.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1919: Number, 3; amount, \$5,672.75.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: F. G. Jewell, C.A., and J. F. Kern, both of London, Ontario.  
For 1920: Same as for 1919.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? 2nd January, 1st April, 2nd July, and 1st October; 2¼% quarterly.

## DEBTS SECURED BY MORTGAGES ON LAND.

First mortgages under which no legal proceedings have been taken ....	4,714,305 13	
Mortgages under which legal proceedings have been taken and are still unsettled .....	28,200 15	
Amount secured by agreements for sale or purchase of property not subject to prior mortgage .....	30,262 33	
	<hr/>	4,772,767 61

## MORTGAGES OWNED BY THE CORPORATION.

Ontario .....	3,030,343 83	
Manitoba .....	948,921 06	
Alberta .....	248,510 94	
Saskatchewan .....	544,991 78	
	<hr/>	4,772,767 61



DIRECTORS AT 31ST DECEMBER, 1919.

John McClary, London.  
Alfred M. Smart, London.  
Lt.-Col. Wm. M. Gartshore, London.  
John G. Richter, London.

John M. Dillon, London.  
Moses Masuret, London.  
Charles R. Somerville, London.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsist- ing at 31st December, 1919.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
		\$	\$	\$	\$
Fully called stock .....	31,000	50	1,550,000	1,550,000	.....
Partly called stock.....	20,000	50	1,000,000	200,000	800,000
Total .....	51,000	.....	2,550,000	1,750,000	800,000*

\*Plus premium, \$160,000. Total, \$960,000.

## THE PEOPLES LOAN AND SAVINGS CORPORATION

Head Office, London, Ontario.

*President*—Wm. F. Roome, M.D., Ex-M.P.    *Manager*—A. A. Campbell.  
*Vice-President*—A. A. Campbell.        *Secretary*—Wm. Spittal.

## BALANCE SHEET AS AT 31st DECEMBER, 1919

## LIABILITIES

## To SHAREHOLDERS.

1. Ordinary joint stock capital fully called, total paid thereon .....	486,718 47	
2. Unappropriated profits in respect of (1) .....	4,589 21	
3. Reserve Fund in respect of (1) .....	60,000 00	
		551,307 68

## To THE PUBLIC.

4. Debentures payable in Canada maturing in 1920 .....	41,810 00	
5. Debentures payable in Canada maturing in subsequent years .....	82,000 00	
6. Interest due and accrued on (4), (5) .....	1,314 60	
		125,124 60
7. Deposits .....	333,451 56	
8. Money borrowed on security from chartered banks ....	15,000 00	
		348,451 56
Total liabilities .....		1,024,883 84

## ASSETS

## REAL ESTATE.

9. Office premises .....	34,000 00
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## DEBTS SECURED BY CHARGES ON LAND.

10. First mortgages .....	780,778 34	
11. Interest due and accrued on (10) .....	16,699 87	
		797,478 21

## STOCKS, BONDS AND DEBENTURES.

12. United Kingdom of Great Britain and Ireland .....	20,787 48	
13. Dominion of Canada .....	14,730 00	
14. Municipalities situated in Canada .....	9,438 96	
15. Rural telephone companies guaranteed by Provinces of Canada .....	2,156 21	
16. Interest due and accrued on (12) to (15) .....	1,108 67	
		48,221 32
17. School districts situated in Canada .....	97 75	
18. Stocks and bonds of public utility companies situated outside of Canada .....	18,132 02	
19. Interest due and accrued on (17) and (18) .....	382 24	
20. Other stocks and bonds .....	55,307 50	
		73,919 51

## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

21. Principal .....	1,178 03	
22. Interest due and accrued on (21) .....	24 35	
		1,202 38

CASH.

23. On hand .....	20,394 41	
24. In banks .....	43,795 62	
		64,190 03

ASSETS NOT HEREINBEFORE MENTIONED.

25. (a) Office furniture and bankers' steel chests .....	4,700 00	
(b) Accrued rent, special loan and auxiliary sales ....	1,172 39	
		5,872 39
Total assets .....		1,024,883 84

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On deposits, 4%; on debentures, 5.65%.

Average rate of interest per annum earned by the Corporation during 1919:  
(a) On mortgages of realty, 7.60%; (b) on other securities, 6.00%.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1919: Number, 3; amount, \$7,865.66.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: O. H. Talbot and A. G. Talbot.  
For 1920: Same as for 1919.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? June 30th and December 31st; rate, 5% per annum.

DEBTS SECURED BY MORTGAGES ON LAND. (All in the Province of Ontario.)

First mortgages under which no legal proceedings have been taken ..... \$797,478 21

DIRECTORS AT 31ST DECEMBER, 1919.

W. F. Roome, M.D., Ex-M.P., London.	Fred. G. Rumball, London.
A. A. Campbell, London.	Malcolm McGugan, Ex-M.P., Mt.
W. H. Moorehouse, M.D., London.	Brydges.
Wm. Spittal, London.	A. W. Peene, Hamilton.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1919.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
Fully called.....	4,762	\$ 100	\$ 476,200	\$ 476,200 c. 00	\$ ..... c.
Instalment stock (payable by fixed periodical payments and still in process of payment) .....	238	100	23,800	10,518 47	13,281 53
Totals .....	5,000	.....	500,000	486,718 47	13,281 53



## PORT ARTHUR AND FORT WILLIAM MORTGAGE COMPANY, LIMITED

Head Office, Port Arthur, Ontario.

*President—John J. Carrick.**Manager and Secretary—W. M. Read.*

## BALANCE SHEET AS AT 31st DECEMBER, 1919

## LIABILITIES

## To SHAREHOLDERS.

1. Ordinary joint stock capital fully called, total paid thereon .....	594,818 89	
2. Unappropriated profits in respect of (1) .....	31,610 14	
3. Reserve fund in respect of (1) .....	54,777 90	
		681,206 93

## To THE PUBLIC.

4. Debenture stock payable elsewhere than in Canada ..	69,593 32	
5. Interest due and accrued on (4) .....	857 75	
6. Other liabilities to the public, viz.:		
(a) Due and accruing for salaries .....	145 00	
(b) Accrued war taxes .....	3,574 04	
(c) Unearned bonus .....	2,808 41	
7. Unclaimed dividends .....	2,250 00	
		79,228 52
Total liabilities .....		760,435 45

## ASSETS

## REAL ESTATE.

8. Freehold land (including buildings) .....	12,773 56
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## DEBTS SECURED BY CHARGES ON LAND.

9. First mortgages .....	615,517 75	
10. Second and subsequent mortgages, agreements for sale or purchase .....	21,325 16	
11. Interest due and accrued on (9) and (10) .....	61,308 30	
		698,151 21

## STOCKS, BONDS AND DEBENTURES.

12. Dominion of Canada .....	40,900 00	
13. Interest due and accrued on (12) .....	318 06	
		41,218 06

## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

14. Principal .....	3,000 00	
15. Interest due and accrued on (14) .....	45 00	
		3,045 00

## CASH.

16. On hand .....	2,190 84
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ASSETS NOT HEREINBEFORE MENTIONED.

17. (a) Office furniture .....	716 62	
(b) Bills receivable .....	2,267 66	
(c) Accounts receivable .....	72 50	
		3,056 78
Total assets .....		760,435 45

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On debenture stock, 5%.

Average rate of interest per annum earned by the Corporation during 1919:  
(a) On mortgages of realty, 8%; (b) on other securities, 5½%.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1919: Number, 3; amount, \$22,322.26.

Names and addresses of the auditors respectively for 1919:  
For 1919: Marwick, Mitchell & Co., Toronto; Walton & Scott, Sault Ste. Marie.  
For 1920: Not appointed,

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? March 1st and August 1st, 5% per annum.

DEBTS SECURED BY MORTGAGES ON LAND.

First mortgages under which no legal proceedings have been taken ....	624,695 32
Second or subsequent mortgages (where prior mortgages are not entirely owned by the Corporation) under which no legal proceedings have been taken .....	21,083 12
Mortgages under which legal proceedings have been taken and are still unsettled .....	51,897 61
Amount secured by agreements for sale or purchase of property not subject to prior mortgage .....	475 16
	698,151 21

DIRECTORS AT 31ST DECEMBER, 1919.

John J. Carrick, Port Arthur.	A. J. McComber, Port Arthur.
Sir. Wm. Mackenzie, Toronto.	J. de N. Kennedy, Victoria, B.C.
W. M. Read, Port Arthur.	

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Act or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		\$	\$	\$ c.	\$ c.
Fully called.....	6,358	100	635,800 00	594,818 89	40,981 11
Totals.....	6,358	100	635,800 00	594,818 89	40,981 11

## THE REAL ESTATE LOAN COMPANY OF CANADA, LIMITED

Head Office, Toronto, Ontario.

*President—M. H. Aikins.**Vice-President—E. Douglas Armour, K.C.**Manager—E. L. Morton.*

## BALANCE SHEET AS AT 31st DECEMBER, 1919

## LIABILITIES

## To SHAREHOLDERS.

1. Ordinary joint stock capital fully called, total paid thereon .....	500,000 00	
2. Dividends declared in respect of (1), but not yet paid .....	17,500 00	
3. Unappropriated profits in respect of (1) .....	1,451 48	
4. Reserve fund in respect of (1) .....	220,000 00	
5. Contingent fund in respect of (1) .....	40,000 00	
6. Due shareholders on stock conversion .....	60 00	
		779,011 48

## To THE PUBLIC.

7. Debentures payable in Canada maturing in 1920 .....	15,698 00	
8. Debentures payable in Canada maturing in subsequent years .....	34,050 00	
9. Interest due and accrued on (7) and (8) .....	681 50	
10. Debentures payable elsewhere than in Canada maturing in 1920 .....	93,712 53	
11. Debentures payable elsewhere than in Canada maturing in subsequent years .....	489,148 66	
12. Interest due and accrued on (10) and (11) .....	4,189 20	
13. Deposits .....	257 33	
14. Taxes accrued, due Government .....	2,295 59	
15. Unclaimed dividends .....	379 00	
		640,411 81
Total liabilities .....		1,419,423 29

## ASSETS

## REAL ESTATE.

16. Freehold land (including buildings) .....	105,213 07
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## DEBTS SECURED BY CHARGES ON LAND.

17. First mortgages .....	1,033,265 07	
18. Second and subsequent mortgages, agreements for sale or purchase .....	56,652 16	
19. Interest due and accrued on (17) and (18) .....	5,677 73	
		1,095,594 96

## STOCKS, BONDS AND DEBENTURES.

20. United Kingdom of Great Britain and Ireland .....	34,814 36	
21. Dominion of Canada .....	14,915 80	
22. Provinces of Canada .....	6,726 52	
23. Municipalities situated in Canada .....	8,967 29	
24. Rural telephone companies guaranteed by Provinces of Canada .....	66,781 73	
25. Interest due and accrued on (20) to (24) .....	4,035 18	
		136,240 88



26. School districts situated in Canada .....	14,323 41	
27. Interest due and accrued on (26) .....	252 53	
		14,575 94

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

28. Principal .....	6,850 00	
29. Interest due and accrued on (28) .....	146 81	
		6,996 81

## CASH.

30. On hand .....	205 88	
31. In banks .....	60,595 75	
		60,801 63

Total assets .....	1,419,423 29
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## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On debentures.  
5.04%.

Average rate of interest per annum earned by the Corporation during 1919:  
(a) On mortgages of realty, 6.8%; (b) on other securities, 5.4%.

Loans written off, \$5,000; loans transferred to real estate account during 1919: \$28,313.61.

Number and amount of mortgages upon which compulsory proceedings have been taken  
by the Corporation in 1919: Number, 23; amount, \$48,179.16.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: S. W. Black and H. D. Lockhart Gordon, F.C.A., Toronto.  
For 1920: Same as for 1919.

What were the dividend days of the Corporation in 1919, and what rate or rates of  
dividends were declared payable on those days respectively? 2nd January  
and 2nd July, 7% per annum.

## DEBTS SECURED BY MORTGAGES ON LAND.

First mortgages under which no legal proceedings have been taken ....	989,714 45
Second or subsequent mortgages (where prior mortgages are not entirely owned by the Corporation) under which no legal proceedings have been taken .....	602 35
Mortgages under which legal proceedings have been taken and are still unsettled .....	48,179 16
Amount secured by agreements for sale or purchase of property not sub- ject to prior mortgage .....	57,099 00
	1,095,594 96

## MORTGAGES OWNED BY THE CORPORATION.

Ontario .....	144,387 83
Manitoba .....	695,669 00
British Columbia .....	146,285 25
Alberta .....	109,252 88
	1,095,594 96

## DIRECTORS AT 31ST DECEMBER, 1919.

M. H. Aikins, M.D., Burnhamthorpe.	H. W. Mickle, Toronto.
E. Douglas Armour, K.C., Toronto.	Edmund Wragge, Toronto.
William A. Cooke, Toronto.	

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Act or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount of actual payments thereon.
		\$	\$	\$ c.
Fully called stock.....	5,000	100	500,000	500,000 00
Totals .....	5,000	.....	500,000	500,000 00

THE ROYAL LOAN AND SAVINGS COMPANY

Head Office, Brantford, Ontario.

President—Christopher Cook. Vice-President—Charles B. Heyd.  
Manager and Secretary—W. G. Helliker.

BALANCE SHEET AS AT 31st DECEMBER, 1919

LIABILITIES

To THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	600,000 00	
2. Dividends declared in respect of (1), but not yet paid .....	13,500 00	
3. Unappropriated profits in respect of (1) .....	11,416 79	
4. Reserve fund in respect of (1) .....	450,000 00	
		1,074,916 79

To THE PUBLIC.

5. Debentures payable in Canada maturing in 1920 .....	245,078 18	
6. Debentures payable in Canada maturing in subsequent years .....	646,076 71	
7. Interest due and accrued on (5), (6) .....	19,681 30	
8. Deposits .....	575,705 67	
9. Interest on deposits, due and accrued (8) .....	2,850 69	
10. Reserved for Government Income Tax .....	4,246 47	
		1,493,639 02
Total liabilities .....		2,568,555 81

ASSETS

REAL ESTATE.

11. Office premises .....	50,000 00	
12. Freehold land (including buildings) other than the foregoing .....	8,075 26	
		58,075 26

DEBTS SECURED BY CHARGES ON LAND.

13. First mortgages .....	1,533,707 44	
14. Second and subsequent mortgages, agreements for sale or purchase .....	22,608 42	
15. Interest due and accrued on (13) and (14) .....	66,906 69	
		1,623,222 55

STOCKS, BONDS AND DEBENTURES.

16. Dominion of Canada .....	180,500 00	
17. Provinces of Canada .....	51,327 58	
18. Municipalities situated in Canada .....	83,987 59	
19. Rural telephone companies guaranteed by Provinces of Canada .....	60,215 49	
20. Interest due and accrued on (16) to (19) .....	6,822 32	
		382,852 98



21. School districts situated in Canada .....	16,604 77	
22. Stocks and bonds of public utility companies situated in Canada .....	55,326 06	
23. The Brantford Trust Company, Limited, stock .....	294,000 00	
24. Stocks and bonds of loan, trust and insurance com- panies .....	17,423 50	
25. Interest due and accrued on (21), (22), (24) .....	10,730 57	
		394,084 90

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

26. Principal .....	22,334 28	
27. Interest due and accrued on (26) .....	189 82	
		22,524 10

## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

28. Principal . . . . .	22,230 00	
29. Interest due and accrued on (28) .....	633 48	
		22,863 48

## CASH.

30. On hand .....	11,487 46	
31. In banks .....	53,445 08	
		64,932 54
Total assets .....		2,568,555 81

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On deposits, 3.11%; on debentures, 4.96%.

Average rate of interest per annum earned by the Corporation during 1919:  
(a) On mortgages of realty, 7.35%; (b) on other securities, 5.98%.

Loans transferred to real estate account during 1919, \$6,049.52.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1919: Number, 10; amount, \$10,574.84.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: F. W. Frank and C. J. Parker, C.A., Brantford.  
For 1920: Same as for 1919.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, April 1st, July 2nd, October 1st; 2¼% quarterly.

## DEBTS SECURED BY MORTGAGES ON LAND.

First mortgages under which no legal proceedings have been taken.....	1,590,595 92	
Mortgages under which legal proceedings have been taken and are still unsettled . . . . .	8,364 90	
Amount secured by agreements for sale or purchase of property not sub- ject to prior mortgage .....	24,261 73	
		1,623,222 55

## MORTGAGES OWNED BY THE COMPANY.

Ontario .....	802,563 69	
Manitoba .....	21,917 78	
Saskatchewan .....	324,908 88	
Alberta .....	473,832 20	
		1,623,222 55

DIRECTORS AT 31ST DECEMBER, 1919.

Christopher Cook, Brantford.  
Charles B. Heyd, Brantford.  
A. J. Wilkes, K.C., Brantford.

Franklin Grobb, Brantford.  
A. K. Bunnell, F.C.A., Brantford.  
George Wedlake, Brantford.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsist- ing at 31st December, 1919.			Total amount of actual payments thereon.
	No. of shares.	Par value of shares.	—	
Fully called stock.....	12,000	\$ 50	\$ 600,000	\$ 600,000

THE SECURITY LOAN AND SAVINGS COMPANY, ST. CATHARINES

Head Office, St. Catharines, Ont.

President—Henry J. Taylor. Vice-President—J. H. Ingersoll, K.C.  
Secretary-Treasurer—E. F. Dwyer.

BALANCE SHEET AS AT 31st DECEMBER, 1919

LIABILITIES

To SHAREHOLDERS.

1. Ordinary joint stock capital fully called, total paid thereon .....	532,300 00	
2. Dividends declared in respect of (1), but not yet paid ..	15,939 76	
3. Unappropriated profits in respect of (1).....	5,737 35	
4. Reserve fund in respect of (1) .....	160,000 00	
		713,977 11

To THE PUBLIC.

5. Debentures payable in Canada maturing in 1920 .....	34,411 00	
6. Debentures payable in Canada maturing in subsequent years .....	65,635 00	
7. Interest due and accrued on (5), (6) .....	1,218 51	
8. Deposits .....	340,260 40	
9. Interest on deposits, due and accrued on (8) .....	5,453 63	
10. Balance subscription, Victory Loan, 1919.....	35,000 00	
		481,978 54
Total liabilities .....		1,195,955 65

ASSETS

REAL ESTATE.

11. Office premises .....	20,800 00
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DEBTS SECURED BY CHARGES ON LAND.

12. First mortgages .....	959,349 63	
13. Second and subsequent mortgages, agreements for sale or purchase .....	2,350 00	
14. Interest due and accrued on (12) and (13) .....	17,706 57	
		979,406 20

STOCKS, BONDS AND DEBENTURES.

15. Dominion of Canada .....	129,566 90	
16. Municipalities situated in Canada .....	25,183 59	
17. Interest due and accrued on (15) and (16) .....	711 22	
		155,461 71

LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

18. Principal .....	4,880 00	
19. Interest due and accrued on (18) .....	153 96	
		5,033 96

CASH.

20. On hand .....	2,734 97	
21. In banks .....	21,209 57	
		23,944 54



UNSECURED DEBTS.	
22. Promissory note .....	131 47

ASSETS NOT HEREINBEFORE MENTIONED.	
23. (a) Office furniture .....	256 00
(b) Life assurance policies .....	10,921 77
	11,177 77
Total assets .....	1,195,955 65

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On deposits. 3.21%; on debentures, 4.41%.

Average rate of interest per annum earned by the Corporation during 1919: (a) On mortgages of realty, 6.98%; (b) on other securities, 5.39%.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: J. Albert Pay and Stanley G. Smith, St. Catharines.  
For 1920: Same as for 1919.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? January 2nd. July 2nd; 6 % per annum.

DEBTS SECURED BY MORTGAGES ON LAND.	
All in the Province of Ontario.	
First mortgages under which no legal proceedings have been taken.....	977,001 67
Second or subsequent mortgages (where prior mortgages are not entirely owned by the Corporation) under which no legal proceedings have been taken .....	2,404 53
	979,406 20

DIRECTORS AT 31ST DECEMBER, 1919.

Henry J. Taylor, St. Catharines.	Albany W. Moore, St. Catharines.
J. H. Ingersoll, K.C., St. Catharines.	Jabez Newman, St. Catharines.
Dr. W. H. Merritt, St. Catharines.	Harry Southcott, St. Catharines.
E. F. Dwyer, St. Catharines.	

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1919.			Total amount actual payments thereon.
	Number of shares.	Par value of shares.	—	
Fully called stock.....	5,323	\$ 100	\$ 532,300	\$ 532,300

THE SOUTHERN LOAN AND SAVINGS COMPANY

Head Office, St. Thomas, Ontario.

President—George K. Crocker. Vice-President—Robert Kains, M.D.  
Manager—J. W. Stewart.

BALANCE SHEET AS AT 31st DECEMBER, 1919

LIABILITIES

To SHAREHOLDERS.

1. Ordinary joint stock capital fully called, total paid thereon .....	900,000 00	
2. Dividends declared in respect of (1), but not yet paid .....	36,000 00	
3. Unappropriated profits in respect of (1) .....	14,781 68	
4. Reserve fund in respect of (1) .....	270,000 00	
		1,220,781 68

To THE PUBLIC.

5. Debentures payable in Canada maturing in 1920 ....	281,040 00	
6. Debentures payable in Canada maturing in subsequent years .....	497,370 00	
7. Interest due and accrued on (5) (6) .....	19,776 17	
8. Deposits .....	572,955 70	
9. Moneys borrowed without security from chartered banks .....	2,431 35	
10. Other liabilities to the public, viz.: (a) Retained to pay prior mortgages .....	2,805 60	
(b) Reserved for Income Tax .....	1,400 00	
		1,377,778 82
Total liabilities .....		2,598,560 50

ASSETS

REAL ESTATE.

11. Office premises .....	20,000 00
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DEBTS SECURED BY CHARGES ON LAND.

12. First mortgages .....	2,289,767 39	
13. Second and subsequent mortgages, agreements for sale or purchase .....	2,663 57	
14. Interest due and accrued on (12) and (13) .....	59,518 37	
		2,351,949 33

STOCKS, BONDS AND DEBENTURES.

15. United Kingdom of Great Britain and Ireland .....	800 00	
16. Dominion of Canada .....	165,000 00	
17. Provinces of Canada .....	10,000 00	
18. Municipalities situated in Canada .....	37,273 30	
19. Interest due and accrued on (15) to (18) .....	1,770 11	
		214,843 41

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

20. Principal .....	500 00	
21. Interest due and accrued on (20) .....	13 89	
		513 89

LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

22. Principal . . . . .	6,248 47	
23. Interest due and accrued on (22) . . . . .	158 97	
		6,407 44

CASH.

24. On hand . . . . .	4,846 43	
Total assets . . . . .		2,598,560 50

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On deposits, 3.503%; on debentures, 5.10%.

Average rate of interest per annum earned by the Corporation during 1919:  
(a) On mortgages of realty, 6.60%; (b) on other securities, 5.37%.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1919: Number, 1; amount, \$3,139.50.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: R. W. Johnson, C.A., and E. H. Caughell.  
For 1920: Same as for 1919.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? 2nd January, 2nd July, 6% per annum.

DEBTS SECURED BY MORTGAGES ON LAND.

First mortgages under which no legal proceedings have been taken....	2,339,573 87
Mortgages under which legal proceedings have been taken and are still unsettled . . . . .	9,679 12
Amount secured by agreements for sale or purchase of property not subject to prior mortgage . . . . .	2,696 34
	2,351,949 33

DIRECTORS AT 31ST DECEMBER, 1919.

George K. Crocker, St. Thomas.	James H. Hopkins, St. Thomas.
Robert Kains, M.D., St. Thomas.	C. W. Marlatt, M.D., St. Thomas.
James A. Bell, St. Thomas.	W. L. Wickett, B.A., St. Thomas.
	E. A. Miller, Aylmer.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1919.			Total amount of actual payments thereon.
	No. of shares.	Par value of shares.	—	
Fully called stock . . . . .	18,000	\$ 50	\$ 900,000	\$ 900,000



THE TORONTO MORTGAGE COMPANY

Head Office, Toronto, Ontario.

President—Wellington Francis, K.C. Vice-President—Herbert Langlois.  
Manager—Walter Gillespie.

BALANCE SHEET AS AT 31st DECEMBER, 1919

LIABILITIES

To SHAREHOLDERS.

1. Ordinary joint stock capital fully called, total paid thereon .....	724,550 00	
2. Dividends declared in respect of (1), but not yet paid .....	21,736 50	
3. Unappropriated profits in respect of (1) .....	39,412 76	
4. Reserve fund in respect of (1) .....	670,000 00	
		1,455,699 26

To THE PUBLIC.

5. Debentures payable in Canada maturing in 1920 .....	17,300 00	
6. Debentures payable in Canada maturing in subsequent years .....	227,517 65	
7. Interest due and accrued on (5) and (6) .....	4,804 00	
8. Debentures payable elsewhere than in Canada maturing in 1920 .....	278,203 00	
9. Debentures payable elsewhere than in Canada maturing in subsequent years .....	1,147,226 06	
10. Interest due and accrued on (8) and (9) .....	12,754 42	
11. Deposits .....	100,168 34	
12. Other liabilities to the public, viz.: (a) Reserved for accrued income taxes .....	5,443 28	
13. Unclaimed dividends .....	38 25	
		1,793,455 00

Total liabilities .....	3,249,154 26
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ASSETS

REAL ESTATE.

14. Office premises .....	45,000 00
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DEBTS SECURED BY CHARGES ON LAND.

15. First mortgages .....	1,974,270 04
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STOCKS, BONDS AND DEBENTURES.

16. Dominion of Canada .....	247,132 55	
17. Provinces of Canada .....	126,511 13	
18. Municipalities situated in Canada .....	465,254 89	
		838,898 57
19. School districts situated in Canada .....	20,999 34	
20. Stocks and bonds of public utility companies situated in Canada .....	38,300 00	
21. Stocks and bonds of loan, trust and insurance companies .....	27,000 00	
22. Other stocks and bonds .....	40,637 55	
		126,936 89

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

23. Principal .....	171,456 70
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CASH.

24. On hand .....	2,416 97	
25. In banks .....	90,175 09	
		92,592 06
Total assets .....		3,249,154 26

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On deposits, 3.557%; on debentures, 5.334%.

Average rate of interest per annum earned by the Corporation during 1919. (a) On mortgages of realty, 6½%; (b) on other securities, 6⅙%.

Loans written down, \$2,450.82.

State maximum amount of moneys loaned or advanced at any time during the year to any and each director or his nominees, whether in the nature of an overdraft, direct advance, secured or otherwise, and the amount and particulars of such securities; also amount owing 31st December, 1919: \$5,000 by mortgage.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: E. R. C. Clarkson, F.C.A., and James Hardy, F.C.A.  
For 1920: Same as for 1919.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? 1st January, 1st April, 1st July, 1st October; 8% per annum.

DEBTS SECURED BY MORTGAGES ON LAND.

(All in the Province of Ontario.)

First mortgages under which no legal proceedings have been taken.... 1,974,270 04

DIRECTORS AT 31ST DECEMBER, 1919.

Wellington Francis, K.C., Toronto.

Herbert Langlois, Toronto.

Thomas Gilmour, Toronto.

C. S. Gzowski, Toronto.

Hon. Geo. S. Henry, Toronto.

Thomas H. Wood, Toronto.

Walter Gillespie, Toronto.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1919			Total amount of actual payments thereon.
	No. of shares.	Par value of shares.	—	
Fully called stock.....	14,491	\$ 50	\$ 724,550	\$ 724,550

# THE VICTORIA LOAN AND SAVINGS COMPANY

Head Office, Lindsay, Ontario.

*President*—William Flavelle.

*Vice-President*—W. H. Clarke, M.D.

*Vice-President*—R. J. McLaughlin, K.C.

*Manager*—C. E. Weeks.

## BALANCE SHEET AS AT 31st DECEMBER, 1919

### LIABILITIES

#### To SHAREHOLDERS.

1. Ordinary joint stock capital fully called: Total paid thereon .....	600,000 00	
2. Dividends declared in respect of (1), but not yet paid....	11,344 20	
3. Unappropriated profits in respect of (1).....	9,465 52	
4. Reserve fund in respect of (1) .....	320,000 00	
		940,809 72

#### To THE PUBLIC.

5. Debentures payable in Canada maturing in 1920.....	166,519 80	
6. Debentures payable in Canada maturing in subsequent years.....	941,967 26	
7. Interest due and accrued on (5) and (6).....	36,190 60	
8. Debentures payable elsewhere than in Canada maturing in 1920 .....	3,650 00	
9. Debentures payable elsewhere than in Canada maturing in subsequent years .....	11,047 33	
10. Interest due and accrued on (8) and (9).....	101 04	
11. Deposits.....	942,564 75	
12. Interest on deposits, due and accrued on (11) .....	19,004 40	
13. Balance due Government (Victory Loan).....	42,000 00	
14. Unclaimed dividends .....	70 00	
15. Liability for loans in process of completion .....	1,194 30	
		2,164,309 48
Total liabilities .....		<u>3,105,119 20</u>

### ASSETS

#### REAL ESTATE.

16. Office premises .....	6,300 00	
17. Freehold land (including buildings) other than the foregoing .....	16,109 59	
		22,409 59

#### DEBTS SECURED BY CHARGES ON LAND.

18. First mortgages .....	1,735,545 17	
19. Second and subsequent mortgages, agreements for sale or purchase .....	54,085 48	
20. Interest due and accrued on (18) and (19) .....	78,283 68	
		1,867,914 33

#### STOCKS, BONDS AND DEBENTURES.

21. Dominion of Canada .....	331,399 34	
22. Provinces of Canada .....	483 10	
23. Municipalities situated in Canada .....	192,093 25	
24. Rural telephone companies guaranteed by Provinces of Canada .....	335,826 38	
25. Interest due and accrued on (21) to (24) .....	28,573 40	
		888,375 47



26. Other governments not authorized as trustee investments	4,997 00	
27. School districts situated in Canada .....	75,999 56	
28. Stocks and bonds of public utility companies situated in Canada .....	43,626 48	
29. Stocks of chartered banks .....	7,700 00	
30. Interest due and accrued on (26) to (29).....	5,173 25	137,496 29
31. Other stocks and bonds .....	10,340 69	
32. Interest due and accrued on (31) .....	288 50	10,629 19

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

33. Principal .....	660 00	
34. Interest due and accrued on (33) .....	8 50	668 50

## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

35. Principal .....	45,663 15	
36. Interest due and accrued on (35).....	394 75	46,057 90

## CASH.

37. On hand .....	55,982 58	
38. In banks .....	75,585 35	131,567 93
Total assets .....		<u>3,105,119 20</u>

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On deposits, 4%; on debentures, 5%.

Average rate of interest per annum earned by the Corporation during 1919.

(a) On mortgages of realty, 7.40%; (b) on other securities, 6.52%.

Loans written off, \$828.39.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1919: Number, 13; amount, \$12,901.90.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):

For 1919: Rutherford, Williamson & Co.

For 1920: Same as for 1919.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, April 1st, July 1st, and Oct. 1st; 8% per annum.

## DEBTS SECURED BY MORTGAGES ON LAND.

First mortgages under which no legal proceedings have been taken.....	1,811,420 86
Mortgages under which legal proceedings have been taken and are still unsettled .....	12,901 90
Amount secured by agreements for sale or purchase of property not sub- ject to prior mortgage .....	43,591 57
	<u>1,867,914 33</u>

## MORTGAGES OWNED BY THE CORPORATION.

Ontario .....	972,367 81
Saskatchewan .....	895,546 52
	<u>1,867,914 33</u>

DIRECTORS AT 31ST DECEMBER, 1919.

William Flavelle, Lindsay.  
R. J. McLaughlin, K.C., Toronto.  
W. H. Clarke, M.D., Lindsay.  
W. H. Stevens, B.A., Lindsay.

H. J. Lytle, Lindsay.  
J. B. Begg, Lindsay.  
T. H. Stinson, Lindsay.  
W. Walden, Lindsay.  
C. E. Weeks, Lindsay.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsist- ing 31st December, 1919			Total amount of actual payments thereon.
	No. of shares.	Par value.	—	
Fully called stock .....	6,000	\$ 100	\$ 600,000	\$ 600,000

THE WATERLOO COUNTY LOAN AND SAVINGS COMPANY

Head Office, Waterloo, Ontario.

President—Thomas Hilliard.

Vice-President—Edward F. Seagram.

Manager and Secretary—P. V. Wilson.

BALANCE SHEET AS AT 31st DECEMBER, 1919

LIABILITIES

To SHAREHOLDERS.

1. Ordinary joint stock capital fully called: Total paid thereon .....	596,041 60	
2. Ordinary joint stock capital, 10% called: Total paid thereon .....	8,289 50	
3. Dividends declared in respect of (1) and (2), but not yet paid .....	17,589 95	
4. Unappropriated profits in respect of (1) and (2) .....	2,256 04	
5. Reserve fund in respect of (1) and (2) .....	105,000 00	
6. Contingent fund in respect of (1) and (2) .....	8,000 00	
7. Reserved for Government income tax .....	1,800 00	
		738,977 09

To THE PUBLIC.

8. Debentures payable in Canada maturing in 1920 .....	168,985 00	
9. Debentures payable in Canada maturing in subsequent years .....	366,514 63	
10. Interest due and accrued on (8) and (9) .....	9,889 85	
11. Special deposit from Dominion Government secured by War Bonds .....	275,000 00	
12. Deposits .....	913,214 49	
13. Interest on deposits, due and accrued on (12) .....	606 50	
		1,734,210 47
Total liabilities .....		2,473,187 56

ASSETS

REAL ESTATE.

14. Office premises .....	76,000 00	
15. Freehold land (including buildings) other than the foregoing .....	35,767 57	
		111,767 57

DEBTS SECURED BY CHARGES ON LAND.

16. First mortgages .....	676,995 99	
17. Second and subsequent mortgages, agreements for sale or purchase .....	20,403 50	
18. Interest due and accrued on (16) and (17) .....	37,773 26	
		735,172 75

STOCKS, BONDS AND DEBENTURES.

19. Dominion of Canada .....	491,543 50	
20. Provinces of Canada .....	188,935 57	
21. Other governments, authorized as trustee investments ..	55,607 17	
22. Municipalities situated in Canada .....	294,126 84	
23. Rural telephone companies guaranteed by Provinces of Canada .....	211,984 43	
24. Interest due and accrued on (19) to (23) .....	24,182 17	
		1,266,379 68



25. School districts situated in Canada .....	91,773 43	
26. Stocks and bonds of public utility companies situated in Canada .....	20,300 00	
27. Interest due and accrued on (25) and (26).....	5,954 35	118,027 78
28. Other stocks and bonds .....	18,788 92	
29. Interest due and accrued on (28) .....	390 25	19,179 17

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

30. Principal .....	10,914 55	
31. Interest due and accrued on (30).....	88 15	11,002 70

LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

32. Principal .....	14,813 60	
33. Interest due and accrued on (32) .....	310 22	15,123 82

CASH.

34. On hand .....	39,665 61	
35. In banks .....	156,868 48	196,534 09
Total assets .....		2,473,187 56

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On deposits, 4%; on debentures, 4.88%.

Average rate of interest per annum earned by the Corporation during 1919.

(a) On mortgages of realty, 7.42%; (b) on other securities, 6.07%.

Loans written off, \$3,000.00; loans transferred to real estate account during 1919, \$10,373.01.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1919: Number, 8; amount, \$13,212.50.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: J. M. Scully and Jeremiah Scully, Kitchener, Ontario.

For 1920: Same as for 1919.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? January 1st and July 1st. Six per cent per annum.

DEBTS SECURED BY MORTGAGES ON LAND.

First mortgages under which no legal proceedings have been taken.....	687,231 77
Mortgages under which legal proceedings have been taken and are still unsettled .....	26,469 59
Amount secured by agreements for sale or purchase of property not sub- ject to prior mortgage .....	21,471 39
	735,172 75

MORTGAGES OWNED BY THE CORPORATION.

Ontario .....	206,452 25
Manitoba .....	251,885 80
Saskatchewan .....	276,834 70
	735,172 75

DIRECTORS AT 31ST DECEMBER, 1919.

Thomas Hilliard, Waterloo.  
Edward F. Seagram, Waterloo.  
S. B. Bricker, Waterloo.  
Ford S. Kumpf, Waterloo.  
Peter H. Sims, Toronto.

W. L. Hilliard, Waterloo.  
H. J. Sims, Kitchener.  
A. J. Kimmel, Cobourg.  
Geo. D. Forbes, Hespeler.  
Fred. Halstead, Waterloo.

Class 1.—Fixed and permanent capital stock created by virtue of Loan and Trust Corporations Act.

Description.	Total amount issued and subsisting at 31st Dec., 1919.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	Par value of shares.	No. of shares.	—		
			\$ c.	\$ c.	\$ c.
Fully called stock..	6,467	100	646,700	596,041 60	50,658 40
Partly called stock.	220	100	22,000	8,289 50	13,710 50
Totals.....	6,687	100	668,700	604,331 10	64,368 90





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## II. LOAN COMPANIES.

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### B. COMPANIES HAVING TERMINATING AS WELL AS PERMANENT STOCK OR HAVING TERMINATING STOCK ONLY.

(SEE 4 EDW. VII. (1904) CHAPTER 17, SECTION (6))

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DETAILED REPORTS OF THE SEVERAL COMPANIES.

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# THE HOME BUILDING AND SAVINGS ASSOCIATION OF OTTAWA

Head Office, Ottawa, Ontario.

*President*—E. B. Butterworth.

*Vice-President*—John T. Hammill.

*Manager*—A. H. Fitzsimmons.

## BALANCE SHEET AS AT 31st DECEMBER, 1919.

### LIABILITIES

#### To SHAREHOLDERS.

1. Instalment permanent stock payable by fixed periodical payment .....	103,594 00	
2. Unappropriated profits on (1) .....	23,938 54	
3. Contingent fund in respect of (1) .....	3,650 00	
4. Instalments or premiums paid in advance on (1).....	439 20	
5. Instalments due .....	1,011 60	
		132,633 34

#### To THE PUBLIC.

6. Other moneys borrowed on security from other sources...	40,000 00	
7. Interest due and accrued on (6) .....	633 97	
8. Other liabilities to the public, viz.: Mortgage account....	6,393 99	
		47,027 96

Total liabilities .....		179,661 30
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### ASSETS

#### REAL ESTATE.

9. Freehold land (including buildings) .....	45,408 41
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#### DEBTS SECURED BY CHARGES ON LAND.

10. First mortgages .....	100,284 95	
11. Interest due and accrued on (10).....	5,523 50	
		105,808 45

#### LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

12. Principal .....	1,375 00	
13. Interest due or accrued on (12) .....	1 27	
		1,376 27

#### CASH.

14. In banks .....	26,056 57
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#### ASSETS NOT HEREINBEFORE MENTIONED.

15. Arrears account .....	1,011 60	
Total assets .....		179,661 30

### MISCELLANEOUS.

Average rate of interest per annum earned by the Corporation during 1919:  
 (a) On mortgages of realty, 7.3%; (b) on other securities, 7.6%.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: T. E. Clendinnen and Walter M. Ross, Ottawa.  
For 1920: A. A. Crawley, C.A., and A. M. Milne, C.A., Ottawa.  
What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively ? Nil.

DEBTS SECURED BY MORTGAGES ON LAND.

(All in the Province of Ontario.)

First mortgages under which no legal proceedings have been taken..... 105,808 45

DIRECTORS AT 31ST DECEMBER, 1919.

E. B. Butterworth, Ottawa.	D. M. Finnie, Ottawa.
John T. Hammill, Ottawa.	J. C. Scott, Ottawa.
F. H. Chrysler, Ottawa.	R. A. Sproule, Ottawa.
George L. Snelling, Ottawa.	

Terminating or Withdrawable Stock.

Shares of Terminating or Withdrawable Stock.	Instalment.	
	No.	Amount.
Number and amount in force at 31st December, 1918 .....	1,554	\$ 310,800
“ “ issued during 1919.....	157	31,400
Gross total in force at any time during 1919 .....	1,711	342,200
	No.	Amount.
Deduct as follows:		\$
Withdrawn and paid off during 1919 .....	45	9,000
Retired by Corporation during 1919 .....	89	17,800
Total deductions .....	134	26,800
Net total remaining in force 31st December, 1919 .....	1,577	315,400

Summary of Terminating or Withdrawable stock in force at 31st December, 1919, 1,577 shares of instalment stock (payable by fixed periodical payments) at \$1.20 per share of \$200, on which shareholders have paid in ..... 104,033 20



# NIAGARA FALLS BUILDING, SAVINGS AND LOAN ASSOCIATION

Head Office, Niagara Falls, Ontario.

*President*—Robert P. Slater.

*Vice-President*—Richard F. Carter.

*Secretary-Treasurer*—B. M. Benson.

## BALANCE SHEET AS AT 31st DECEMBER, 1919

### LIABILITIES

#### To SHAREHOLDERS.

1. Instalment permanent stock payable by fixed periodical payment .....	203,543 92	
2. Dividends declared on (1), but not paid.....	43,618 38	
3. Reserve fund in respect of (1).....	26,522 95	
4. Contingent fund in respect of (1) .....	2,990 05	
		<u>276,675 30</u>

#### To THE PUBLIC.

5. Other liabilities to the public, viz.: Paid up shares.....	282,880 00	
6. Liability for loans in process of completion .....	5,980 00	
		<u>288,860 00</u>
Total liabilities .....		<u>565,535 30</u>

### ASSETS

#### DEBTS SECURED BY CHARGES ON LAND

7. First mortgages .....	564,460 00
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#### CASH.

8. On hand .....	275 30
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#### ASSETS NOT HEREINBEFORE MENTIONED.

9. Office furniture .....	800 00
Total assets .....	<u>565,535 30</u>

### MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On instalment stock, 8%; on paid-up shares, 6%.

Average rate of interest per annum earned by the Corporation during 1919:  
(a) On mortgages of realty, 8%.

Loans written off, \$67,600.00.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: Thos. J. Robertson and Wm. J. McMurray, Niagara Falls, Ontario.  
For 1920: Same as for 1919.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? June 30th and December 31st, 8% instalment shares.

#### DEBTS SECURED BY MORTGAGES ON LAND. (All in the Province of Ontario.)

First mortgages under which no legal proceedings have been taken ....	564,460 00
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DIRECTORS AT 31ST DECEMBER, 1919.

Robert P. Slater, Niagara Falls.	James Harriman, Niagara Falls.
Richard F. Carter, Niagara Falls.	Janet L. Harriman, Niagara Falls.
Wallace W. Robertson, Niagara Falls.	James McGarry, Niagara Falls.
Isabelle M. Benson, Niagara Falls.	F. W. Swannell, Niagara Falls.
John Muir, Niagara Falls.	Joseph Cadham, Niagara Falls.

Terminating or Withdrawable Stock.

Subscribed Shares of Terminating or Withdrawable Stock.	Prepaid.		Instalment.		Total.
	No.	Amount.	No.	Amount.	
		\$ c.		\$ c.	\$ c.
Number and amount in force at 31st Dec., 1918	1,328	172,640	6,285	161,700 91	334,340 91
Number and amount issued during 1919.....	1,323	171,990	3,315	127,564 28	299,554 28
Gross total in force at any time in 1919. ....	2,651	344,630	9,600	289,265 19	633,895 19
Deduct as follows:					
Withdrawn and paid off during 1919.....	475	61,750	1,171	85,721 27	147,471 27
Net total remaining in force at 31st Dec., 1919	2,176	282,880	8,429	203,543 92	486,423 92

Summary of terminating or withdrawable stock in force at 31st December, 1919:		
2,176 shares prepaid stock at \$130.00 per share, \$282,880.00, on which		
225 shareholders have paid in .....		282,880 00
8,429 shares instalment stock at \$130.00 per share, \$1,095,770.00 on		
which 735 shareholders have paid in .....		203,543 92
Total paid in .....		486,423 92

Total amount distributed or credited to terminating or withdrawable stock in 1919:	
(1) As interest .....	14,003 35
Rate of six per cent. per annum.	
(2) As dividends out of profits .....	16,914 26
Rate of dividends eight per cent. per annum.	

OWEN SOUND LOAN AND SAVINGS COMPANY

Head Office, Owen Sound, Ontario.

President—W. A. Bishop.

Vice-President—J. M. Kilbourn.

Manager and Secretary—C. A. Fleming.

BALANCE SHEET AS AT 31st DECEMBER, 1919

LIABILITIES

To SHAREHOLDERS.

1. Ordinary joint stock capital, total paid thereon .....	128,502 97	
2. Contingent Fund in respect of (1) .....	6,464 96	
3. Instalment terminating stock payable by fixed periodical payment on which has been paid .....	7,673 40	
4. Dividends declared on (3), but not paid .....	2,276 79	
		144,918 12

To THE PUBLIC.

5. Debentures payable in Canada maturing in 1920 .....	8,350 00	
6. Debentures payable in Canada maturing in subsequent years .....	18,987 45	
7. Interest due and accrued on (5) and (6) .....	447 31	
8. Deposits payable on demand .....	380 00	
9. Payable on 30 days' notice .....	53,912 35	
10. Interest on deposits, due and accrued (8) and (9) ..	130 05	
11. Moneys borrowed without security from chartered banks .....	10,547 27	
		92,754 43
Total liabilities .....		237,672 55

ASSETS

REAL ESTATE.

12. Office premises .....	16,489 64	
13. Freehold land (including buildings) other than the foregoing .....	3,909 10	
		20,398 74

DEBTS SECURED BY CHARGES ON LAND.

14. First mortgages .....	151,537 53	
15. Second and subsequent mortgages, agreements for sale or purchase .....	633 75	
16. Interest due and accrued on (14) and (15) .....	9,709 20	
		161,880 48

(STOCKS, BONDS AND DEBENTURES.

17. Dominion of Canada .....	35,850 00	
18. Provinces of Canada .....	7,325 96	
19. Interest due and accrued on (17) and (18) .....	451 25	
		43,627 21



20. School districts situated in Canada .....	1,200 00	
21. Interest due and accrued on (20) .....	78 00	
		1,278 00

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

22. Principal .....	3,695 08	
23. Interest due and accrued on (22) .....	71 97	
		3,767 05

LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

24. Principal .....	3,829 58	
25. Interest due and accrued on (24) .....	274 43	
		4,104 01

CASH.

26. On hand .....		1,183 81
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ASSETS NOT HEREINBEFORE MENTIONED.

27. Office furniture, books, stationery, etc. ....	1,021 60	
28. Rents accrued .....	411 65	
		1,433 25

Total assets .....		237,672 55
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MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On deposits, 4%; on debentures, 5%.

Average rate of interest per annum earned by the Corporation during 1919:  
(a) On mortgages of realty, 7%; (b) on other securities, 6% and 5½%.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: J. C. Kennedy and A. F. Armstrong.  
For 1920: Same as for 1919.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? June 30th and December 31st; 6% per annum.

DEBTS SECURED BY MORTGAGES ON LAND.

(All in the Province of Ontario.)

First mortgages under which no legal proceedings have been taken....	161,246 73	
Amount secured by agreements for sale or purchase of property not subject to prior mortgage .....	633 75	
		161,880 48

DIRECTORS AT 31ST DECEMBER, 1919.

W. A. Bishop, Owen Sound.	Judge Widdifield, Owen Sound.
J. M. Kilbourn, Owen Sound.	Charles Julyan, Owen Sound.
N. P. Horton, Owen Sound.	G. E. Sharpe, Owen Sound.
M. Forhan, Owen Sound.	E. J. Harrison, Owen Sound.
W. G. McLaughlan, Owen Sound.	C. A. Fleming, Owen Sound.

TERMINATING OR WITHDRAWABLE STOCK.

			Instalment.	
			No.	Amount.
Subscribed Shares of Terminating or Withdrawable Stock.				\$
Number and amount in force at 31st December, 1918.....			150	15,000
Number and amount issued during 1919.....				
Gross total in force at any time in 1919.....			150	15,000
Deduct as follows:	No. of Shares.	Amount.		
Withdrawn and paid off during 1919.....	3	300	3	300
Net total remaining in force 31st December, 1919.....			147	14,700

Summary of terminating or withdrawable stock in force at 31st December, 1919:  
147 shares instalment stock at \$100 per share, \$14,700, on which 26 shareholders have paid in \$7,673.40.

Total amount distributed or credited to terminating or withdrawable stock in 1919 as dividends out of profits, \$540.78.  
Rate of such dividends, 6% per annum.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	No. of shares.	Par value.	Total amount held.	Paid thereon.	Total amount unpaid.
Partly called stock ....	1,465	\$ 100	\$ 146,500	\$ c. 128,502 97	\$ c. 17,997 03

THE PETERBOROUGH WORKINGMEN'S BUILDING AND SAVINGS SOCIETY

Head Office, Peterborough, Ontario.

President—T. B. McGrath.  
Vice-President—James Lynch.

Treasurer—James Murty.  
Secretary—John R. Corkery.

BALANCE SHEET AS AT 31st DECEMBER, 1919

LIABILITIES

To SHAREHOLDERS.

1. Instalment permanent stock payable by fixed periodical payment; on which has been paid .....	65,597 70	
2. Unappropriated profits on (1) .....	18,135 24	
3. Reserve fund in respect of (1) .....	75 23	
		83,808 17
4. Bank overdraft .....		656 12
Total liabilities .....		84,464 29

ASSETS

DEBTS SECURED BY CHARGES ON LAND.

5. First mortgages .....	38,782 00	
6. Interest due and accrued on (5) .....	868 52	
		39,650 52

STOCKS, BONDS AND DEBENTURES.

7. Dominion of Canada .....	34,086 25	
8. Interest due and accrued on (7) .....	397 08	
		34,483 33

LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

9. Principal .....	10,014 00	
10. Interest due and accrued on (9) .....	316 44	
		10,330 44
Total assets .....		84,464 29

MISCELLANEOUS.

Average rate of interest per annum earned by the Corporation during 1919:  
(a) On mortgages of realty, 6% and 6½%; (b) -on other securities, 6%.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: James Drain, Peterborough.  
For 1920: Same as for 1919.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? No dividend days.

DEBTS SECURED BY MORTGAGES ON LAND.

(All in the Province of Ontario.)

First mortgages under which no legal proceedings have been taken.....	39,650 52
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## DIRECTORS AT 31ST DECEMBER, 1919.

T. B. McGrath, Peterborough.  
 James Lynch, Peterborough.  
 R. Sheehy, Peterborough.  
 John R. Corkery, Peterborough.

E. A. Peck, Peterborough.  
 James Garrow, Peterborough.  
 Frank Fairen, Peterborough.  
 Geo. Ball, Peterborough.

James Murty, Peterborough.

## Terminating or Withdrawable Stock.

Shares of Terminating or Withdrawable Stock.	No.	Amount.
Number and amount in force at 31st December, 1918 .....	1,017	\$ 63,626 88
Number and amount issued during 1919.....	191	12,740 88
Gross total in force at any time in 1919.....	1,208	76,367 76
	No. of shares	Amount.
Deduct as follows:		\$ c.
Withdrawn and paid off during 1919.....	82½	4,286 88
Retired by Corporation during 1919 .....	58	6,483 18
Total deductions.....	140½	10,770 06
Net total remaining in force 31st December, 1919.....	1,067½	65,597 70

Summary of Terminating or Withdrawable Stock in force at 31st December, 1919:

1,067½ Shares Instalment Stock (payable by fixed periodical payments) at \$200 per share, on which Shareholders have paid in \$65,597.70.

Total amount distributed or credited in:

(1) As interest, \$631.03.

Rate of such interest per cent. per annum, 4%.

(2) As dividends out of profits, \$2,616.82.

Rate per cent. of such dividends, .074476.

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### III. LOANING LAND COMPANIES.

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DETAILED REPORTS OF THE SEVERAL COMPANIES

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## CANADIAN NORTHERN PRAIRIE LANDS COMPANY, LIMITED.

Head Office, Toronto, Ontario.

*President*—D. B. Hanna.*Vice-President*—A. J. Mitchell.*Secretary*—J. A. Callander.

## BALANCE SHEET AS AT 31st DECEMBER, 1919

## LIABILITIES

## To SHAREHOLDERS.

1. Ordinary joint stock capital fully called, total paid thereon .....	1,500,000 00	
2. Unappropriated profits in respect of (1) .....	717,075 69	
3. Reserve fund in respect of (1) .....	1,500,000 00	
4. Contingent fund in respect of (1) .....	40,643 34	
		3,757,719 03
5. Other liabilities to the public—miscellaneous accounts .....		6,545 35
Total liabilities .....		3,764,264 38

## ASSETS

## REAL ESTATE.

6. Freehold land (including buildings) .....	133,798 05
----------------------------------------------	------------

## DEBTS SECURED BY CHARGES ON LAND.

7. First mortgages .....	81,211 31	
8. Agreements for sale or purchase .....	628,784 47	
9. Interest due and accrued on (7) and (8) .....	156,972 04	
		866,967 82

## STOCKS, BONDS AND DEBENTURES.

10. United Kingdom of Great Britain and Ireland .....	15,378 92	
11. Dominion of Canada .....	1,137,173 67	
12. Provinces of Canada .....	89,829 16	
13. Other governments, authorized as trustee investments .....	49,547 00	
14. Interest due and accrued on (10) to (13) .....	12,752 25	
		1,304,681 00
15. School districts situated in Canada .....	6,087 99	
16. Stocks and bonds of public utility companies situated in Canada .....	166,207 90	
17. Interest due and accrued on (15) and (16) .....	3,776 64	
	176,072 53	
Less reserve for depreciation .....	27,396 87	
		148,675 66

## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

18. Principal and interest due and accrued .....	1,136,233 06
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## CASH.

19. In banks .....	75,637 17
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ASSETS NOT HEREINBEFORE MENTIONED.

20. Equipment securities .....	9,135 80	
21. Mortgage steamer "Dalhousie City" .....	70,500 00	
22. Interest due and accrued .....	18,591 19	
23. Accrued interest on bank balances .....	44 63	
		98,271 62
Total assets .....		3,764,264 38

MISCELLANEOUS.

Average rate of interest per annum earned by the Corporation during 1919:  
(a) On mortgages of realty, 6½%; (b) on other securities, 6%.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: C. D. Cowie, Toronto, and H. G. Foreman, Toronto.  
For 1920: To be appointed at meeting, June 4th.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? April 1st and October 1st, 4% half-yearly.

DEBTS SECURED BY MORTGAGES ON LAND.

First mortgages under which no legal proceedings have been taken ....	88,885 78
Amount secured by agreements for sale or purchase of property not sub- ject to prior mortgage .....	778,082 04
Total .....	866,967 82

MORTGAGES AND AGREEMENTS FOR SALE OWNED BY THE CORPORATION.

Ontario .....	19,905 11
Manitoba .....	26,025 52
Alberta .....	1,486 52
Saskatchewan .....	819,550 67
Total .....	866,967 82

DIRECTORS AT 31ST DECEMBER, 1919.

D. B. Hanna, Toronto.	R. G. O. Thomson, Toronto.
A. J. Mitchell, Toronto.	M. H. Macleod, Toronto.
Lt.-Col. Noel Marshall, Toronto.	Norman Scott Russell, London, England.
T. Blundell-Brown, London, England.	

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or by Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount.	Total amount paid thereon.
Fully called.....	300,000	\$ 5	\$ 1,500,000	\$ 1,500,000

THE PROVIDENT INVESTMENT COMPANY

Head Office, Toronto, Ontario.

President—H. C. Cox.  
Vice-President—A. H. Cox.

Managing Director—A. H. Cox.  
Secretary—P. Cade Brown.

BALANCE SHEET AS AT 31st DECEMBER, 1919

LIABILITIES

To SHAREHOLDERS.

1. Ordinary joint stock capital fully called, total paid thereon .....	500,000 00	
2. Unappropriated profits in respect of (1) .....	62,880 91	
3. Reserve fund in respect of (1) .....	375,000 00	937,880 91
4. Money borrowed on security from chartered banks ..	500,000 00	
5. Interest due and accrued on (4) .....	7,561 60	
6. Other moneys borrowed on security from other sources ..	620,928 74	
7. Interest due and accrued on (6) .....	64 64	
8. Other liabilities to the public, viz.: (a) Rents collected in trust .....	736 00	
(b) Accrued interest .....	5,593 97	
9. Mortgages payable on real estate vested in the company ..	222,418 75	1,357,303 70
Total liabilities .....		2,295,184 61

ASSETS

REAL ESTATE.

10. Freehold land (including buildings) .....	648,774 39
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DEBTS SECURED BY CHARGES ON LAND.

11. First mortgages .....	1,650 00	
12. Second and subsequent mortgages, agreements for sale or purchase .....	74,130 83	
13. Interest due and accrued on (11) and (12) .....	1,485 60	77,266 43

STOCKS, BONDS AND DEBENTURES.

14. Stocks and bonds of public utility companies situated in Canada .....	7,901 00	
15. Stocks and bonds of loan, trust and insurance companies .....	1,032,594 38	
16. Interest due and accrued on (14) and (15) .....	27,700 25	1,068,195 63
17. Other stocks and bonds .....	375,246 83	
18. Interest due and accrued on (17) .....	3,766 25	379,013 08

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

19. Principal .....	113,125 47	
20. Interest due and accrued on (19) .....	115 58	113,241 05

CASH.

21. On hand .....	3,700 00	
22. In banks and other financial corporations .....	4,994 03	
		8,694 03
Total assets .....		2,295,184 61

MISCELLANEOUS.

Average rate of interest per annum earned by the Corporation during 1919:  
(a) On mortgages of realty, 6%; (b) on other securities, 6%.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: A. B. Fisher and R. T. Thompson, Toronto.  
For 1920: Lawson, Welch and Campbell, Toronto.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? No dividends paid during 1919.

DEBTS SECURED BY MORTGAGES ON LAND. (All in Province of Ontario.)

First mortgages under which no legal proceedings have been taken ....	1,695 56
Second or subsequent mortgages (where prior mortgages are not entirely owned by the Corporation) under which no legal proceedings have been taken .....	75,570 87
	77,266 43

DIRECTORS AT 31ST DECEMBER, 1919.

H. C. Cox, Toronto.

A. H. Cox, Toronto.

G. A. Morrow, Toronto.

F. W. Cox, Toronto.

F. T. Stanford, Toronto.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.
Fully called .....	5,000	\$ 100	\$ 500,000	\$ 500,000



TORONTO SAVINGS AND LOAN COMPANY

Head Office, Peterborough, Ontario.

*President*—Herbert C. Cox.  
*Vice-Presidents*—W. G. Morrow and  
Richard Hall.

*Manager*—W. G. Morrow.  
*Secretary*—H. W. Morphet.

BALANCE SHEET AS AT 31st DECEMBER, 1919

LIABILITIES

To SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon . . . . .	1,000,000 00	
2. Dividends declared in respect of (1), but not yet paid..	65,000 00	
3. Reserve fund in respect of (1) . . . . .	1,100,000 00	
4. Contingent fund in respect of (1) . . . . .	42,993 38	
		2,207,993 38

To THE PUBLIC.

5. Debentures payable in Canada maturing in 1920 . . . . .	85,935 00	
6. Debentures payable in Canada maturing in subsequent years . . . . .	431,865 00	
7. Interest due and accrued on (5) and (6) . . . . .	10,256 51	
8. Debentures payable elsewhere than in Canada maturing in 1920 . . . . .	192,554 53	
9. Debentures payable elsewhere than in Canada maturing in subsequent years . . . . .	672,707 12	
10. Interest due and accrued on (8) and (9) . . . . .	6,271 83	
11. Deposits, payable on 30 days' notice. . . . .	556,007 34	
12. Interest on deposits, due and accrued on (11) . . . . .	5,801 27	
13. Other liabilities to the public, viz., sundry accounts. . . . .	2,328 13	
		1,963,726 73
Total liabilities . . . . .		4,171,720 11

ASSETS

REAL ESTATE.

14. Freehold land (including buildings) . . . . .	1,127,530 80	
15. Leasehold land (including buildings) . . . . .	40,000 00	
		1,167,530 80

DEBTS SECURED BY CHARGES ON LAND.

16. First mortgages . . . . .	182,570 00	
17. Second and subsequent mortgages, agreements for sale or purchase . . . . .	7,853 10	
18. Interest due and accrued on (16) and (17) . . . . .	65,517 70	
		255,940 80

STOCKS, BONDS AND DEBENTURES.

19. Dominion of Canada . . . . .		100,000 00
20. Stocks and bonds of loan, trust and insurance companies . . . . .	1,837,300 00	
21. Interest due and accrued on (20) . . . . .	15,902 50	
22. Other stocks and bonds . . . . .	640,407 97	
23. Interest due and accrued on (22) . . . . .	20,839 60	
		2,514,450 07

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

24. Principal ..... 1,754 65

## CASH.

25. On hand ..... 3,381 83  
 26. In banks ..... 127,432 91  
 130,814 74

## UNSECURED DEBTS.

27. Sundry accounts ..... 1,229 05  
 Total assets ..... 4,171,720 11

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On deposits, 3½%; on debentures, currency, 4.70%; on debentures, sterling, 5.25%.

Average rate of interest per annum earned by the Corporation during 1919:  
 (a) On mortgages of realty, 6%; (b) on other securities, fluctuates.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
 For 1919: James A. Hall and F. J. A. Hall, Peterborough.  
 For 1920: Same as for 1919.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? 1st January, April, July, and October; 10 per cent. per annum.

## DEBTS SECURED BY MORTGAGES ON LAND. (All in the Province of Ontario.)

First mortgages under which no legal proceedings have been taken..... 247,884 05  
 Amount secured by agreements for sale or purchase of property not subject to prior mortgage ..... 8,056 75  
 255,940 80

## DIRECTORS AT 31ST DECEMBER, 1919.

H. C. Cox, Toronto. E. R. Wood, Toronto.  
 W. G. Morrow, Peterborough. D. W. Dumble, K.C., Peterborough.  
 Richard Hall, Peterborough. E. T. Malone, K.C., Toronto.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or by Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.
Fully called.....	10,000	\$ 100	\$ 1,000,000	\$ 1,000,000

## THE WALKERVILLE LAND AND BUILDING COMPANY, LIMITED

Head Office, Walkerville, Ontario.

*President*—J. Harrington Walker.  
*Secretary*—R. L. Daniels.

*Vice-Presidents*—Hiram H. Walker and  
 Harrington E. Walker.

## BALANCE SHEET AS AT 31st DECEMBER, 1919

## LIABILITIES

## TO SHAREHOLDERS.

1. Ordinary joint stock capital, 50% called; total paid thereon .....	500,000 00	
2. Unappropriated profits in respect of (1) .....	503,949 29	
		<u>1,003,949 29</u>

## TO THE PUBLIC.

3. Debentures payable in Canada maturing in subsequent years .....	700,000 00	
4. Other liabilities to the public:		
Accounts payable .....	7,287 73	
		<u>707,287 73</u>
Total liabilities .....		<u>1,711,237 02</u>

## ASSETS

## REAL ESTATE.

5. Freehold land (including buildings) .....	1,217,936 95
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## DEBTS SECURED BY CHARGES ON LAND.

6. Second and subsequent mortgages, agreements for sale or purchase .....	415,770 63	
7. Interest due and accrued on (6) .....	3,954 38	
		<u>419,725 01</u>

## STOCKS, BONDS AND DEBENTURES.

8. Dominion of Canada .....	400 00	
9. Interest due and accrued on (8) .....	13 98	
		<u>413 98</u>

## CASH.

10. On hand .....	201 99	
11. In banks .....	8,859 27	
		<u>9,061 26</u>

## ASSETS NOT HEREINBEFORE MENTIONED.

12. Office furniture and inventories .....	2,631 04	
13. Deferred charges .....	2,118 77	
14. Accounts receivable .....	59,350 01	
		<u>64,099 82</u>

Total assets .....	<u>1,711,237 02</u>
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MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation: On debentures, 4½%.

Average rate of interest per annum earned by the Corporation during 1919:  
(a) On mortgages of realty, 6%; (b) on other securities, 5½%.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: H. Percy Edwards and Isabelle Graham.  
For 1920: Same as for 1919.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? No dividends paid.

DEBTS SECURED BY MORTGAGES ON LAND. (All in the Province of Ontario.)

Amount secured by agreements for sale or purchase of property not sub-  
ject to prior mortgage ..... 419,725 01

DIRECTORS AT 31ST DECEMBER, 1919.

J. Harrington Walker, Walkerville.	Harrington E. Walker, Walkerville.
Hiram H. Walker, Walkerville.	J. A. McDougall, Walkerville.
Ralph Stone, Detroit, Mich.	

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held	Total amount paid thereon.
50 per cent. called .....	10,000	\$ 100	\$ 1,000,000	\$ 500,000



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## IV. TRUST COMPANIES.

DETAILED REPORTS OF THE SEVERAL COMPANIES.

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THE BRANTFORD TRUST COMPANY, LIMITED

Head Office, Brantford, Ont.

President—Christopher Cook. Vice-President—Charles B. Heyd.  
Manager-Secretary—W. G. Helliker.

BALANCE SHEET AS AT 31st DECEMBER, 1919

LIABILITIES

To SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	300,000 00	
2. Dividends declared in respect (1), but not yet paid..	9,000 00	
3. Unappropriated profits in respect of (1) .....	1,202 76	
4. Reserve fund in respect of (1) .....	20,000 00	
Total actual liabilities .....		330,202 76

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

5. Trust funds invested:		
Principal ..	296,282 32	
Interest ..	2,629 95	
6. Trust funds uninvested not bearing interest .....	11,180 07	
7. Amount at which unrealized assets are carried on the books of the Corporation .....	327,563 48	
Total trust liabilities .....		637,655 82

SUMMARY.

Actual liabilities .....	330,202 76
Trust funds not guaranteed .....	637,655 82
Grand total of liabilities .....	967,858 58

ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

DEBTS SECURED BY CHARGES ON LAND.

8. First mortgages .....	271,587 46	
9. Interest due and accrued on (8) .....	4,861 83	
		276,449 29

STOCKS, BONDS AND DEBENTURES.

10. Dominion of Canada .....	20,000 00	
11. Municipalities situated in Canada .....	16,441 49	
12. Rural telephone companies guaranteed by Provinces of Canada .....	11,303 86	
13. Interest due and accrued on (10) to (12) .....	904 19	
		48,649 54
14. School districts situated in Canada .....	3,302 87	
15. Interest due and accrued on (14) .....	198 75	
		3,501 62
16. Other stocks and bonds .....	500 00	
17. Interest due and accrued on (16) .....	12 50	
		512 50

CASH.

18. In banks .....	1,089 81
Total assets owned beneficially by the Corporation .....	330,202 76

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS

ACCOUNTABLE.

19. Mortgage securities:		
(1) Principal .....	75,229 39	
(2) Interest due and accrued .....	1,359 17	
		76,588 56
20. Other securities .....		
(1) Principal .....	221,052 93	
(2) Interest due and accrued .....	1,270 78	
21. Uninvested trust funds .....	11,180 07	
22. Inventory value of unrealized assets .....	327,563 48	
		561,067 26
Total trust funds not guaranteed by the Corporation, but for which the Corporation is accountable .....		637,655 82

SUMMARY.

Assets owned beneficially by the Corporation .....	330,202 76
Trust funds not guaranteed by the Corporation, but for which the Corporation is accountable .....	637,655 82
Grand total of assets .....	967,858 58

MISCELLANEOUS.

Average rate of interest per annum earned by the Corporation during 1919:  
(a) On mortgages of realty; (b) on other securities.  
(1) Owned beneficially by the Corporation (a) 6.65%; (b) 6.29%.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: F. W. Frank and C. J. Parker, C.A., Brantford.  
For 1920: F. W. Frank and C. J. Parker, C.A., Brantford.

What were the dividend days of the Corporation in 1919, and what rate or rates of  
dividends were declared payable on those days respectively? January 2nd,  
1919, 3%; July 2nd, 1919, 3%.

DEBTS SECURED BY MORTGAGES ON LAND ALL IN THE PROVINCE OF ONTARIO.

First mortgages under which no legal proceedings have been taken ....	276,449 29
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DIRECTORS AT 31ST DECEMBER, 1919.

Christopher Cook, Brantford.	A. K. Bunnell, F.C.A., Brantford.
Charles B. Heyd, Brantford.	Franklin Grobb, Brantford.
A. J. Wilkes, K.C., Brantford.	George Wedlake, Brantford.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Com-  
panies' Acts or private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.
Fully called .....	3,000	\$ 100	6 300,000	\$ 300,000

THE CANADA TRUST COMPANY

HEAD OFFICE, LONDON, ONT.

President—Thomas G. Meredith, K.C.

Vice-Presidents—F. R. Eccles, M.D., LL.D.  
George T. Brown.

General Manager—Hume Cronyn.

Assistant General Manager—M. Aylsworth.

Secretary—D. McEachern.

Treasurer—C. J. Clarke.

BALANCE SHEET AS AT 31st DECEMBER, 1919

LIABILITIES

To SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	986,900 00	
2. Ordinary joint stock capital 25% called; total paid thereon .....	13,000 00	
3. Ordinary Joint stock capital 1% called; total paid thereon .....	100 00	
		1,000,000 00
4. Dividends declared in respect of (1), (2), but not yet paid .....	39,996 00	
5. Unappropriated profits in respect of (1), (2), (3) ....	20,756 19	
6. Reserve fund in respect of (1), (2), (3) .....	625,000 00	
		685,752 19
Total actual liabilities .....		1,685,752 19

TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

7. Principal guaranteed .....	4,774,959 59	
8. Interest due and accrued on (7) .....	85,676 47	
Total trust funds guaranteed .....		4,860,636 06

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS

ACCOUNTABLE.

9. Trust funds invested:		
Principal .....	1,569,113 68	
Interest accrued .....	47,866 69	
10. Trust funds uninvested bearing interest .....	363,302 91	
11. Amount at which unrealized assets are carried in the books of the Corporation .....	2,254,104 09	
Total trust liabilities .....		4,234,387 37

SUMMARY.

Actual liabilities .....	1,685,752 19
Trust funds guaranteed .....	4,860,636 06
Trust funds not guaranteed .....	4,234,387 37
Grand total of liabilities .....	10,780,775 62

ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

REAL ESTATE.

12. Freehold land (including buildings) .....	13,244 09
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DEBTS SECURED BY CHARGES ON LAND.

13. First mortgages .....	755,937 06
14. Interest due and accrued on (13) .....	32,133 41
	788,070 47



STOCKS, BONDS AND DEBENTURES.

15. Provinces of Canada .....	193,021 62	
16. Municipalities situated in Canada .....	102,807 12	
17. Rural telephone companies guaranteed by Provinces of Canada ..	158,890 49	
18. Interest due and accrued on (15) to (17) .....	8,920 77	463,640 00
19. School districts situated in Canada .....	42,126 84	
20. Interest due and accrued on (19) .....	1,289 16	43,416 00
21. Other stocks and bonds .....	194,637 78	
22. Interest due and accrued on (21) .....	4,255 22	198,893 00

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

23. Principal .....	74,960 51	
24. Interest due and accrued on (23) .....	1,045 49	76,006 00

LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

25. Principal .....	21,050 00	
26. Interest due and accrued on (25) .....	162 00	21,212 00

CASH.

27. On hand .....	19,512 89	
28. In banks .....	61,757 74	81,270 63

Total assets owned beneficially by the Corporation..... 1,685,752 19

TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

DEBTS SECURED BY CHARGES ON LAND.

29. First mortgages .....	2,665,991 25	
30. Interest due and accrued on (29) .....	112,744 75	2,778,736 00

STOCKS, BONDS AND DEBENTURES.

31. Dominion of Canada .....	358,664 03	
32. Municipalities situated in Canada .....	83,404 51	
33. Rural telephone companies, guaranteed by Provinces of Canada .....	1,202,822 23	
34. Interest due and accrued on (31) to (33) .....	46,593 23	1,691,484 00

Total . . . . . 4,470,220 00

35. School districts situated in Canada .....	75,143 80	
36. Other stocks, bonds and debentures .....	248,111 79	
37. Interest due and accrued on (35) and (36) .....	4,534 41	327,790 00

CASH.

38. On hand .....	369 00	
39. In banks .....	62,257 06	62,626 06

Total trust funds guaranteed ..... 4,860,636 06

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

40. Mortgage securities:

(1) Principal .....	973,746 24	
(2) Interest due and accrued .....	39,606 13	
		1,013,352 37

(1) Principal .....	595,367 44	
(2) Interest due and accrued .....	8,260 56	
		603,628 00

42. Uninvested trust funds .....	363,302 91	
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43. Inventory value of unrealized assets .....	2,254,104 09	
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Total trust funds not guaranteed by the Corporation, but for which the Corporation is accountable .....	4,234,387 37	
---------------------------------------------------------------------------------------------------------	--------------	--

SUMMARY.

Assets owned beneficially by the Corporation .....	1,685,752 19	
Trust funds guaranteed by the Corporation .....	4,860,636 06	
Trust funds not guaranteed by the Corporation, but for which the Corporation is accountable .....	4,234,387 37	

Grand total of assets .....	10,780,775 62	
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MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On guaranteed investments, 5.223%.

Average rate of interest per annum earned by the Corporation during 1919:

(a) on mortgages of realty; (b) on other securities.

(1) Owned beneficially by the Corporation (a) 8.006%; (b) 6.248%.

(2) On trust funds guaranteed (a) 7.447%; (b) 6.184%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation.

Ontario .....	319,225 58
Manitoba .....	20,540 30
Saskatchewan .....	248,485 97
Alberta .....	199,818 62

Total ..... 788,070 47

Show by provinces the amount of the mortgages held for trust funds guaranteed by the Corporation.

Ontario .....	1,358,076 00
Manitoba .....	200,357 00
Saskatchewan .....	1,220,303 00

Total ..... 2,778,736 00

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):

For 1919: M. H. Rowland and J. F. Kern, London, Ont.

For 1920: M. H. Rowland and J. F. Kern, London, Ont.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? 2nd January, 1919, 4%; 2nd July, 1919, 4%.

DIRECTORS AT 31ST DECEMBER, 1919.

Thos. G. Meredith, K.C., London.  
 F. R. Eccles, M.D., LL.D., London.  
 George T. Brown, London.  
 H. S. Blackburn, London.  
 I. Campbell, K.C., Winnipeg.  
 E. P. Clement, K.C., Kitchener.  
 John Cowan, K.C., Sarnia.  
 Hume Cronyn, London.  
 H. E. Gates, London.

A. H. M. Graydon, London.  
 N. R. Howden, London.  
 F. E. Leonard, London.  
 Hon. F. G. Macdiarmid, Rodney.  
 J. B. McKillop, London.  
 R. O. McCulloch, London.  
 Philip Pocock, London.  
 Verschoye Cronyn, K.C., London.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Act or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total amount unpaid and constituting an asset of the corporation.
		\$	\$	\$	\$ c.
Fully called .....	9,869	100	986,900	986,900	.....
Partly called 25% .....	520	100	52,000	13,000	39,000 00
“ “ 1% .....	100	100	10,000	100	9,900 00
Totals .....	10,489	.....	1,048,900	1,000,000	48,900 00



THE CANADA PERMANENT TRUST COMPANY

Head Office, Toronto, Ontario.

President—W. G. Gooderham.  
Vice-President—R. S. Hudson.

Joint General Managers—R. S. Hudson  
and John Massey.  
Secretary-Treasurer—George H. Smith.

BALANCE SHEET AS AT 31st DECEMBER, 1919

LIABILITIES

TO SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	1,000,000 00	
2. Dividends declared in respect of (1), but not yet paid ..	35,060 00	
3. Unappropriated profits in respect of (1) .....	294 15	
4. Reserve fund in respect of (1) .....	100,000 00	
		1,135,354 15

LIABILITIES TO THE PUBLIC.

5. Other liabilities to the public, viz.:		
(a) Sundry accounts .....		143 79
		1,135,497 94

TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

6. Principal guaranteed .....	42,000 00	
7. Interest due and accrued on (6) .....	12 50	
Total trust funds guaranteed .....		42,012 50

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

8. Trust funds invested:		
Principal .....	876,524 76	
Interest .....	2,740 83	
		879,265 59
9. Other liabilities .....		134,064 01
10. Amount at which unrealized assets are carried on the books of the Corporation .....		1,178,193 03
Total trust liabilities .....		2,191,522 63

SUMMARY.

Actual liabilities .....	1,135,497 94
Trust funds guaranteed .....	42,012 50
Trust funds not guaranteed .....	2,191,522 63
Grand total of liabilities .....	3,369,033 07

ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

DEBTS SECURED BY CHARGES ON LAND.

11. First mortgages .....	695,672 28	
12. Interest due and accrued on (11) .....	15,863 52	
		711,535 80

## STOCKS, BONDS AND DEBENTURES.

13. United Kingdom of Great Britain and Ireland .....	41,056 90	
14. Dominion of Canada .....	84,797 14	
15. Interest due and accrued on (13) and (14) .....	1,411 32	
		127,265 36
16. Stocks and bonds of public utility companies situated in Canada .....	150,000 00	
17. Interest due and accrued on (16) .....	3,000 00	
		153,000 00
18. Other stocks and bonds .....	75,000 00	
19. Interest due and accrued on (18) .....	1,936 64	
		76,936 64

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

20. Principal .....	4,640 13	
21. Interest due and accrued on (20) .....	52 86	
		4,692 99

## CASH.

22. In banks .....	59,432 00
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## ASSETS NOT HEREINBEFORE MENTIONED.

23. Accrued fees and charges for administering estates, funds, etc.....	2,635 15
Total assets owned beneficially by the Corporation .....	1,135,497 94

## TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

## DEBTS SECURED BY CHARGES ON LAND.

24. First mortgages .....	36,286 64	
25. Second and subsequent mortgage agreements for sale or purchase .....	3,530 55	
		39,817 19

## CASH.

26. In banks .....	2,195 31
Total trust funds guaranteed .....	42,012 50

## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

27. Mortgage securities:		
(1) Principal .....	268,428 65	
(2) Interest due and accrued.....	2,740 83	
		271,169 48
28. Other securities—principal .....	608,096 11	
29. Uninvested trust funds .....	134,064 01	
30. Inventory value of unrealized assets .....		1,178,193 03
Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....		2,191,522 63

## SUMMARY.

Assets owned beneficially by the Corporation .....	1,135,497 94
Trust funds guaranteed by the Corporation .....	42,012 50
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	2,191,522 63
Grand total of assets .....	3,369,033 07

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On guaranteed investments, 5%.

Average rate of interest per annum earned by the Corporation during 1919:

- (a) On mortgages of realty; (b) on other securities.
- (1) Owned beneficially by the Corporation: (a) 7.31%; (b) 6.047%.
- (2) On trust funds guaranteed: (a) 7.21%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation:  
All in Ontario, \$711,535.80.

Show by provinces the amount of the mortgages held for trust funds guaranteed by the Corporation: All in Ontario, \$39,817.19.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: A. E. Osler and Henry Barber, Toronto.  
For 1920: Same as for 1919.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? Nil.

DIRECTORS AT 31ST DECEMBER, 1919.

- W. G. Gooderham, Toronto.

Col. A. E. Gooderham, Toronto.

John Massey, Toronto.

F. Gordon Osler, Toronto.

Wm. Mulock, Toronto.
- R. S. Hudson, Toronto.

J. H. G. Hagarty, Toronto.

John Campbell, S.S.C., Edinburgh,  
Scotland.

George H. Smith, Toronto.

George W. Allan, K.C., M.P., Winnipeg, Man.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.
Fully called.....	10,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Totals.....	10,000	1,000,000	1,000,000	1,000,000



CAPITAL TRUST CORPORATION

Head Office, Ottawa, Ontario.

President—Hon. M. J. O'Brien.

Manager—B. G. Connolly.

Vice-Presidents—Hon. S. N. Parent, J. J. Lyons, R. P. Gough and A. E. Provost.

Assistant Manager—E. T. B. Pennefather.

Treasurer—J. F. Lineger.

BALANCE SHEET AS AT 31st DECEMBER, 1919

LIABILITIES

To SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	488,241 98	
2. Unappropriated profits in respect of (1) .....	56,802 44	
		545,044 42

LIABILITIES TO THE PUBLIC.

3. Unclaimed dividends .....	28 81	
Total actual liabilities .....		545,073 23

TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

4. Principal guaranteed and interest .....	605,302 22	
Total trust funds guaranteed .....		605,302 22

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

5. Trust funds invested:		
Principal .....	142,166 80	
Interest.....	6,029 57	
6. Trust funds uninvested not bearing interest.....	100,248 04	
7. Amount at which unrealized assets are carried on the books of the Corporation .....	987,302 40	
Total trust liabilities .....		1,235,746 81

SUMMARY.

Actual liabilities .....	545,073 23	
Trust funds guaranteed .....	605,302 22	
Trust funds not guaranteed .....	1,235,746 81	
Grand total of liabilities .....	2,386 122 26	

ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

DEBTS SECURED BY CHARGES ON LAND.

8. First mortgages .....	74,550 00	
9. Interest due and accrued on (8).....	2,629 56	
		77,179 56

STOCKS, BONDS AND DEBENTURES.

10. Dominion of Canada .....	54,497 72	
11. Provinces of Canada .....	54,147 88	
12. Other governments, authorized as trustee investments.	73,780 73	
13. Municipalities situated in Canada .....	162,135 22	
14. Interest due and accrued on (10) to (13).....	12,720 60	
		357,282 15
15. School districts situated in Canada .....	1,369 88	
16. Stocks and bonds of public utility companies situated in Canada .....	26,050 23	
17. Interest due and accrued on (15) and (16).....	612 16	
		28,032 27

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

18. Principal . . . . .	909 35	
19. Interest due and accrued on (18) . . . . .	7 31	
		916 66

## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

20. Principal . . . . .	9,378 35	
21. Interest due and accrued on (20) . . . . .	204 62	
		9,582 97

## CASH.

22. On hand . . . . .	633 16	
23. In banks . . . . .	43,189 45	
		43,822 61

## UNSECURED DEBTS.

Accounts receivable . . . . .	6,072 78
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## ASSETS NOT HEREINBEFORE MENTIONED.

24. Office furniture . . . . .	7,672 89	
25. Accrued fees and charges for administering estates, funds, etc. . . . .	12,121 17	
26. Accrued interest . . . . .	2,390 17	
		22,184 23

Total assets owned beneficially by the Corporation . . . . . 545,073 23

## TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

## DEBTS SECURED BY CHARGES ON LAND.

27. First mortgages . . . . .	94,496 28	
28. Interest due and accrued on (27) . . . . .	4,363 11	
		98,859 39

## STOCKS, BONDS AND DEBENTURES.

29. Dominion of Canada . . . . .	171,466 68	
30. Provinces of Canada . . . . .	13,316 65	
31. Other governments, authorized as trustee investments. . . . .	50,598 00	
32. Municipalities situated in Canada . . . . .	39,333 63	
Interest due and accrued on (29) to (31) . . . . .		
		274,714 96

33. Other stocks, bonds and debentures and interest . . . . . 190,033 38

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

## CASH.

34. On hand . . . . .	1,941 09	
35. In banks . . . . .	39,753 40	
		41,694 49

Total trust funds guaranteed . . . . . 605,302 22

## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

36. Mortgage securities:		
(1) Principal . . . . .	142,166 80	
(2) Interest due and accrued . . . . .	6,029 57	
		148,196 37

37. Uninvested trust funds .....	100,248 04	
38. Inventory value of unrealized assets .....	987,302 40	
		1,087,550 44
Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....		1,235,746 81

SUMMARY.

Assets owned beneficially by the Corporation .....	545,073 23
Trust funds guaranteed by the Corporation .....	605,302 22
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	1,235,746 81
Grand total of assets .....	2,386,122 26

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919 on guaranteed investments: 4½%.

Average rate of interest per annum earned by the Corporation during 1919:

- (a) On mortgages of realty; (b) on other securities.
- (1) Owned beneficially by the Corporation: (a) 7.028%; (b) 6.146%.
- (2) On trust funds guaranteed: (a) 7.232%; (b) 5.588%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation:  
Ontario, \$64,050; Saskatchewan, \$9,500; Quebec, \$1,000.

Show by provinces the amount of the mortgages held for trust funds guaranteed by the Corporation: Ontario, \$47,496; Saskatchewan, \$47,000.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: J. F. Cunningham, F.C.A.  
For 1920: Same as for 1919.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? March 1st, 1919; 4%.

DIRECTORS AT 31ST DECEMBER, 1919:

Hon. M. J. O'Brien, Renfrew.	Gordon Grant, Ottawa.
Hon. S. N. Parent, Ottawa.	Hon. R. G. Beazley, Halifax.
R. P. Gough, Toronto.	J. J. McFadden, Renfrew.
T. P. Phelan, Toronto.	E. Fabre Surveyor, Montreal.
J. J. Lyons, Ottawa.	J. B. Duford, Ottawa.
A. E. Provost, Ottawa.	Col. D. R. Street, Ottawa.
E. W. Tobin, M.P., Bromptonville, Que.	W. H. McAuliffe, Ottawa.
Arthur Ferland, Haileybury.	J. F. Brown, Toronto.
Hugh Doheny, Montreal.	P. V. Brynes, Hamilton.
A. W. Robertson, Montreal.	Dr. B. G. Connolly, Ottawa.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	Total amount issued and subsist- ing at 31st December, 1919.			Total amount of actual payments thereon.	Total amount unpaid
	No. of shares.	Par value.	Total amount held.		
Fully called .....	7,920	\$ 100	\$ 792,000	\$ c. 488,241 98	\$ c. 303,758 02



CHARTERED TRUST AND EXECUTOR COMPANY

Head Office, Toronto, Ontario.

*President*—Hon. W. A. Charlton.  
*Vice-Presidents*—Noel Marshall, Sir  
William Gage, W. K. George and  
W. S. Morden.

*Manager*—John J. Gibson.  
*Secretary*—Ernest W. McNeill.

BALANCE SHEET AS AT 31st DECEMBER, 1919

LIABILITIES

To SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	189,540 00	
2. Ordinary joint stock capital, 90% called, total paid thereon .....	238,235 00	
3. Joint stock capital paid in advance of calls.....	19,087 60	
4. Dividends declared in respect of, but not yet paid....	15,053 51	
5. Unappropriated profits in respect of .....	1,183 37	
6. Reserve fund in respect of .....	67,000 00	
7. Bad and doubtful accounts .....	3,000 00	
		533,099 48

LIABILITIES TO THE PUBLIC.

8. Money borrowed on security from chartered banks....	4,000 00	
9. Other liabilities to the public .....	5,890 90	
		9,890 90
Total actual liabilities .....		542,990 38

TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

10. Principal guaranteed .....	15,204 77	
Total trust funds guaranteed .....		15,204 77

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

11. Trust funds invested .....	2,668,402 72	
12. Trust funds uninvested not bearing interest.....	150,501 84	
13. Amount at which unrealized assets are carried on the books of the Corporation .....	1,547,000 00	
Total trust liabilities .....		4,365,904 56

SUMMARY.

Actual liabilities .....	542,990 38
Trust funds guaranteed .....	15,204 77
Trust funds not guaranteed .....	4,365,904 56
Grand total of liabilities .....	4,924,099 71

ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

DEBTS SECURED BY CHARGES ON LAND.

14. First mortgages .....	237,702 71	
15. Second and subsequent mortgages, agreements for sale or purchase .....	3,383 24	
16. Interest due and accrued on (14) and (15).....	4,943 89	
		246,029 84

## STOCKS, BONDS AND DEBENTURES.

17. Dominion of Canada .....	23,970 00	
18. Provinces of Canada .....	2,922 76	
19. Municipalities situated in Canada .....	39,250 64	
20. Interest due and accrued on (17) to (19) .....	788 33	
		66,931 73
21. School districts situated in Canada .....	3,327 54	
22. Stocks and bonds of public utility companies situated in Canada .....	65,523 10	
23. Stocks of chartered banks .....	7,265 06	
24. Interest due and accrued on (21) to (23) .....	941 66	
		77,057 36
25. Other stocks and bonds .....	37,223 03	
26. Interest due and accrued on (25) .....	62 50	
		37,285 53

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

27. Principal .....	26,398 59	
28. Interest due and accrued on (27) .....	177 30	
		26,575 89

## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

## CASH.

29. On hand .....	25,925 47	
30. In banks .....	14,907 68	
		40,833 15

## UNSECURED DEBTS.

## ASSETS NOT HEREINBEFORE MENTIONED.

31. Office furniture .....	6,322 40	
32. Accrued fees and charges for administering estates, funds, etc. ....	34,165 79	
33. Dixon Syndicate Investment .....	6,633 34	
34. Real estate .....	1,155 35	
		48,276 88

Total assets owned beneficially by the Corporation..... 542,990 38

## TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

## DEBTS SECURED BY CHARGES ON LAND.

35. First mortgages .....	15,204 77	
		15,204 77

## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

36. Mortgage securities:		
(1) Principal and interest .....	838,869 40	
37. Other securities:		
(1) Principal and interest .....	1,829,533 32	
38. Uninvested trust funds .....	150,501 84	
39. Inventory value of unrealized assets .....	1,547,000 00	

Total trust funds not guaranteed by the Corporation but for  
which the Corporation is accountable..... 4,365,904 56

SUMMARY.

Assets owned beneficially by the Corporation.....	542,990 38
Trust funds guaranteed by the Corporation.....	15,204 77
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	4,365,904 56
Grand total of assets .....	<u>4,924,099 71</u>

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On guaranteed investments, 5.62%.

Average rate of interest per annum earned by the Corporation during 1919:

- (a) On mortgages of realty; (b) on other securities.  
(1) Owned beneficially by the Corporation (a) 7.21%; (b) 5.99%.  
(2) On trust funds guaranteed (a) 6.62%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation:  
Ontario, \$238,585.95; Alberta, \$2,500.

Show by provinces the amount of the mortgages held for trust funds guaranteed by the Corporation: Ontario, \$15,204.77.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: Thomas Jenkins and James Hardy, Toronto.  
For 1920: Same as for 1919.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? January 1st and July 1st, 6% per annum.

DIRECTORS AT 31ST DECEMBER, 1919:

Hon. W. A. Charlton, Toronto	Francis R. Lalor, M.P., Dunnville.
Noel Marshall, Toronto.	William Crocker, Toronto.
Sir William Gage, Toronto.	Allan McPherson, Longford Mills.
W. K. George, Toronto.	D. B. Hanna, Toronto.
W. R. Hobbs, Toronto.	John J. Gibson, Toronto.
R. Wade, Orillia.	J. F. M. Stewart, Toronto.
J. B. Tudhope, Orillia.	S. Casey Wood, Toronto.
W. S. Morden, Toronto.	John M. Ferguson, Toronto.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or private Acts.

Description.	No. of shares.	Par value.	Total amount held	Total amount paid thereon.	Total remaining unpaid.
		\$	\$	\$ c.	\$ c.
Fully called .....	1,896	100	189,600	189,540 00	60 00
90 per cent called.....	2,855	100	285,500	257,323 00	28,177 00
Total .....	4,751	100	475,100	446,863 00	28,237 00



CONSOLIDATED TRUSTS CORPORATION

Head Office, London, Ontario.

President—G. G. McCormick.  
First Vice-President—Thomas Baker.

Second Vice-President—R. G. Fisher.  
Manager-Secretary—M. J. Kent.

BALANCE SHEET AS AT 31st DECEMBER, 1919

LIABILITIES

To SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	256,012 77	
2. Unappropriated profits in respect of (1) .....	784 78	
3. Reserve fund in respect of (1) .....	25,000 00	
		281,797 55

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

4. Trust funds invested:		
Principal .....	6,000 00	
Interest .....	68 24	
5. Other liabilities .....	950 88	
Total trust liabilities .....		7,019 12

SUMMARY.

Actual liabilities .....	281,797 55
Trust funds not guaranteed .....	7,019 12
Grand total of liabilities .....	288,816 67

ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

DEBTS SECURED BY CHARGES ON LAND.

6 First mortgages .....	30,733 83	
7 Interest due and accrued on (6) .....	1,457 17	
		32,191 00

STOCKS, BONDS AND DEBENTURES.

8. United Kingdom of Great Britain and Ireland .....	3,666 00	
9. Interest due and accrued on (8) .....	42 00	
		3,708 00
10. Other governments not authorized as trustee investments .....		5,243 00
11. London Loan and Savings Company stock .....		66,975 00

CASH.

12. In banks or other financial corporations .....		173,680 55
Total assets owned beneficially by the Corporation .....		281,797 55

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

13. Mortgage securities:		
(1) Principal .....	6,000 00	
(2) Interest due and accrued .....	68 24	
		6,068 24
14. Uninvested trust funds .....		950 88
Total trust funds not guaranteed by the Corporation, but for which the Corporation is accountable .....		7,019 12

SUMMARY.

Assets owned beneficially by the Corporation .....	281,797 55
Trust funds not guaranteed by the Corporation, but for which the Corporation is accountable .....	7,019 12
Grand total of assets .....	288,816 67

MISCELLANEOUS.

Average rate of interest per annum earned by the Corporation during 1919:  
    (a) On mortgages of realty;  
        (1) Owned beneficially by the Corporation (a) 7%.  
Names and addresses of the auditors, respectively, for 1919 and for 1920 (if appointed):  
    For 1919—A. Screaton, W. B. Wortman and P. D. Ball, London.  
    For 1920—A. Screaton and P. D. Ball.

DEBTS SECURED BY MORTGAGES ON LAND.

First mortgages under which no legal proceedings have been taken .....	32,191 00
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DIRECTORS AT 31ST DECEMBER, 1919:

G. G. McCormick, London.	W. E. Robinson, London.
Thomas Baker, London.	Charles R. Hunt, London.
R. G. Fisher, London.	T. W. Scandrett, London.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount of actual payments thereon.	Total amount unpaid
Fully called stock .....	3,000	\$ 100	\$ 300,000	\$ c. 256,012 77	\$ c. 43,987 23

THE FIDELITY TRUSTS COMPANY OF ONTARIO

Head Office, London, Ontario.

President—T. H. Purdom, K.C. Vice-President—Alex. Purdom.  
Manager—William J. Harvey.

BALANCE SHEET AS AT 31st DECEMBER, 1919

LIABILITIES

To SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	105,000 00	
2. Ordinary joint stock capital, 10% called; total paid thereon .....	19,500 00	
3. Dividends declared in respect of, but not yet paid (1), (2) .....	3,112 50	
4. Unappropriated profits in respect of (1), (2) .....	14,190 22	
		141,802 72

LIABILITIES TO THE PUBLIC—NIL.

Total actual liabilities .....	141,802 72
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TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

5. Principal guaranteed .....	208,275 00	
6. Interest due and accrued on (5) .....	4,433 75	
		212,708 75
Total trust funds guaranteed .....		212,708 75

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

7. Trust funds invested .....	359,575 55	
8. Trust funds uninvested not bearing interest .....	38,790 24	
9. Other liabilities .....	3,861 15	
10. Amount at which unrealized assets are carried on the books of the Corporation .....	1,130,550 00	
		1,532,776 94
Total trust liabilities .....		1,532,776 94

SUMMARY.

Actual liabilities .....	141,802 72
Trust funds guaranteed .....	212,708 75
Trust funds not guaranteed .....	1,532,776 94
	<hr/>
Grand total of liabilities .....	1,887,288 41

ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

DEBTS SECURED BY CHARGES ON LAND.

11. Second and subsequent mortgages, agreements for sale or purchase .....	1,750 00	
12. Interest due and accrued on (11) .....	204 17	
		1,954 17

STOCKS, BONDS AND DEBENTURES.

13. Dominion of Canada .....	967 50	
14. Municipalities situated in Canada .....	1,588 20	
15. Interest due and accrued on (13), (14) .....	56 23	
		2,611 93



16. Stocks and bonds of Loan, Trust and Insurance Companies .....	64,450 40	
17. Interest due and accrued on (16) .....	206 40	
18. Dominion Savings and Investment Society, London, stock .....	39,850 00	
19. Other stocks and bonds .....	10,000 00	
20. Interest due and accrued on (19) .....	150 00	
		114,656 80

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

21. Principal .....	8,000 00	
22. Interest due and accrued on (21) .....	198 50	
		8,198 50

## CASH.

23. Dominion Savings and Investment Society, London..	13,878 25	
24. In bank .....	53 07	
		13,931 32

## ASSETS NOT HEREINBEFORE MENTIONED.

25. Office furniture .....	450 00	
Total assets owned beneficially by the Corporation.....		141,802 72

## TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

## DEBTS SECURED BY CHARGES ON LAND

26. Fort mortgages .....	205,604 63	
27. Interest due and accrued on (26) .....	5,479 87	
		211,084 50

## STOCKS, BONDS AND DEBENTURES.

## CASH.

28. Dominion Savings and Investment Society .....	1,624 25	
Total trust funds guaranteed .....		212,708 75

## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

29. Mortgage securities .....	35,083 51	
30. Other securities .....	324,492 04	
31. Unsecured debts .....	3,861 15	
32. Uninvested trust funds .....	38,790 24	
33. Inventory value of unrealized assets .....	1,130,550 00	
Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....		1,532,776 94

## SUMMARY.

Assets owned beneficially by the Corporation.....	141,802 72
Trust funds guaranteed by the Corporation .....	212,708 75
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	1,532,776 94
Grand total of assets .....	1,887,288 41

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On guaranteed investments, 5.12%.

Average rate of interest per annum earned by the Corporation during 1919:  
(a) On mortgages of realty; (b) on other securities.  
(1) Owned beneficially by the Corporation (a) 9%; (b) 3.48%  
(2) On trust funds guaranteed (a) 6.69%

Show by provinces the amount of the mortgages owned beneficially by the Corporation:  
Saskatchewan, \$1,750.

Show by provinces the amount of the mortgages held for trust funds guaranteed by the Corporation: Ontario, \$205,604.63.

Names and addresses of the auditors for 1919 and for 1920 (if appointed):  
For 1919: O. C. Barrie, E. D. Parke, London.  
For 1920: Same as for 1919.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, July 2nd, 5% per annum.

In the case of any other company of which you hold stocks, bonds or debentures either directly or indirectly, if they owe you any money, either secured by mortgages or other security or unsecured, state the aggregate amount of such indebtedness, \$1,750.

The amount of interest due and unpaid, whether capitalized or not, \$175.

The amount of interest on such loans taken credit for in your profit and loss accounts during the past year, \$204.17.

The aggregate amount of any prior charges or mortgages on lands, properties or assets securing such mortgages or other securities, \$13,500.

DIRECTORS AT 31ST DECEMBER, 1919.

T. H. Purdom, K.C., London.  
Alex. Purdom, London.  
John Milne, London.

Thomas Rowat, London.  
John Purdom, London.  
Nathaniel Mills, London.

Class 2.—Fixed and permanent capital stock created by virtue of Loan Corporations' Act.

Description.	Total amount issued and subsisting at 31st December, 1919.			Total amount of actual payments thereon.
	No. of shares	Par value of shares.	—	
		\$	\$	\$
Fully paid.....	1,050	100	105,000	105,000
10 per cent. called.....	1,950	100	195,000	19,500
Totals.....	3,000	.....:.....	300,000	124,500

THE GUELPH TRUST COMPANY

Heal Office, Guelph, Ontario.

President—Charles E. Howitt. Vice-President—George D. Forbes.  
Managing Director—J. E. McElderry.

BALANCE SHEET AS AT 31st DECEMBER, 1919

LIABILITIES

To SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	258,000 00	
2. Ordinary joint stock capital, 33 1-3% called; total paid thereon .....	34,500 49	
3. Dividends declared in respect of (1), (2), but not yet paid .....	7,312 51	
4. Unappropriated profits in respect of (1), (2) .....	7,019 63	
5. Reserve fund in respect (1), (2) .....	10,000 00	
		316,832 63

LIABILITIES TO THE PUBLIC.

6. War taxes accrued under the Special War Revenue Act, 1915 .....	66 48
Total actual liabilities .....	316,899 11

TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

7. Principal guaranteed .....	1,650 00
8. Guelph and Ontario Investment and Savings Society ..	4 12
Total trust funds guaranteed .....	1,654 12

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

9. Trust funds invested:	
Principal .....	30,640 00
Interest .....	404 06
10. Trust funds uninvested bearing interest .....	6,025 19
11. Amount at which unrealized assets are carried on the books of the Corporation .....	45,851 62
Total trust liabilities .....	82,920 87

SUMMARY.

Actual liabilities .....	316,899 11
Trust funds guaranteed .....	1,654 12
Trust funds not guaranteed .....	82,920 87
Grand total of liabilities .....	401,474 10

ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

DEBTS SECURED BY CHARGES ON LAND.

12. First mortgages .....	178,087 75
13. Interest due and accrued on (12) .....	10,894 84
	188,982 59



STOCKS, BONDS AND DEBENTURES.

14. Dominion of Canada .....	70,341 14	
15. Provinces of Canada .....	10,182 42	
16. Municipalities situated in Canada .....	34,762 98	
17. Interest due and accrued on (14) to (16) .....	1,668 96	
		116,955 50

CASH.

18. On hand .....	17 03	
19. In banks .....	10,943 99	
		10,961 02
Total assets owned beneficially by the Corporation .....		316,899 11

TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

DEBTS SECURED BY CHARGES ON LAND.

20. First mortgages .....	1,654 12	
Total trust funds guaranteed .....	1,654 12	

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS

ACCOUNTABLE.

21. Mortgage securities:		
(1) Principal .....	3,900 00	
(2) Interest due and accrued .....	58 50	
22. Other securities:		
(1) Principal .....	26,740 00	
(2) Interest due and accrued .....	345 56	
23. Uninvested trust funds on deposit bearing interest ...	6,025 19	
24. Inventory value of unrealized assets .....	45,851 62	
Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....		82,920 87

SUMMARY.

Assets owned beneficially by the Corporation .....	316,899 11
Trust funds guaranteed by the Corporation .....	1,654 12
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	82,920 87
Grand total of assets .....	401,474 10

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919 on guaranteed investments, 5½%.

Average rate of interest per annum earned by the Corporation during 1919:

(a) on mortgages of realty; (b) on other securities.

(1) Owned beneficially by the Corporation (a) 7.983%; (b) 5.49%.

(2) On trust funds guaranteed (a) 8%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation: Ontario, \$2,000; Saskatchewan, \$168,887.75; Alberta, \$7,200.

Show by provinces the amount of the mortgages held for trust funds guaranteed by the Corporation, Saskatchewan, \$1,654.12.

Names and addresses of the auditors respectively for 1919 and 1920 (if appointed):

For 1919: J. W. Kilgour, Guelph, and J. M. Scully, F.C.A., Kitchener, Ont.

For 1920: J. M. Scully, F.C.A., and Jeremiah Scully, Kitchener, Ont.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively: 2nd January and 2nd July: 5% per annum.

DIRECTORS AT 31ST DECEMBER, 1919:

Charles E. Howitt, Guelph.  
George D. Forbes, Hespeler.  
H. Howitt, M.D., F.A.C.S., Guelph.

J. E. McElderry, Guelph.  
Wm. E. Phin, Hamilton.  
A. B. Petrie, Guelph.

Class 1.—Fixed and permanent capital stock created by virtue of the Loan and Trust Corporations' Act.

Description.	Total amount issued and subsisting at 31st December, 1919.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of Shares.	Par value of shares.	Total amount held.		
		\$	\$	\$ c.	\$ c.
Fully called.....	5,160	50	258,000	258,000 00	.....
Partly called.....	2,070	50	103,500	34,500 49	68,999 51
Total.....	7,230	.....	361,500	292,500 49	68,999 51

## THE IMPERIAL TRUSTS COMPANY OF CANADA

Head Office, Toronto, Ontario.

*President*—James H. Mitchell.*Vice-President*—A. J. Jackson.*Manager*—J. A. Withrow.

## BALANCE SHEET AS AT 31st DECEMBER, 1919

## LIABILITIES

## To SHAREHOLDERS.

1. Ordinary joint stock capital, total paid thereon .....	205,526 50	
2. Dividends declared in respect of (1), but not yet paid ...	6,165 79	
3. Unappropriated profits in respect of (1) .....	10,417 37	
4. Reserve fund in respect of (1) .....	50,000 00	
		<u>272,109 66</u>

## To THE PUBLIC.

5. Other liabilities to the public, viz.:		
Government fees accrued .....	1,035 00	
6. Unclaimed dividends .....	30 00	
		<u>1,065 00</u>

Total actual liabilities .....	273,174 66
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## TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

7. Principal guaranteed .....	1,356,182 99	
8. Interest due and accrued (7) .....	8,545 88	
		<u>1,364,728 87</u>
Total trust funds guaranteed .....	1,364,728 87	

## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

9. Trust funds uninvested not bearing interest .....	10,751 37	
10. Amount at which unrealized assets are carried on the books of the Corporation .....	3,070,069 33	
		<u>3,080,820 70</u>
Total trust liabilities .....	3,080,820 70	

## SUMMARY.

Actual liabilities .....	273,174 66
Trust funds guaranteed .....	1,364,728 87
Trust funds not guaranteed .....	3,080,820 70
	<u>4,718,724 23</u>
Grand total of liabilities .....	<u>4,718,724 23</u>

## ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

## REAL ESTATE.

11. Leasehold land (including buildings) other than the foregoing.....	6,112 57
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## DEBTS SECURED BY CHARGES ON LAND.

12. First mortgages .....	68,725 00	
13. Second and subsequent mortgages, agreements for sale or purchase .....	163,177 15	
14. Interest due and accrued on (12) and (13) .....	3,226 69	
		<u>235,128 84</u>



## STOCKS, BONDS AND DEBENTURES.

15. Stocks of chartered banks .....	9,750 00	
16. Interest due and accrued on (15) .....	100 00	
		9,850 00

## CASH.

17. On hand .....	14 34	
18. In banks .....	14,714 00	
		14,728 34

## UNSECURED DEBTS.

18. Accounts receivable .....		3,803 10
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## ASSETS NOT HEREINBEFORE MENTIONED.

19. Office furniture .....	1,770 21	
20. Office rent paid in advance .....	1,416 67	
21. Commission re rents accrued .....	364 93	
		3,551 81

Total assets owned beneficially by the Corporation..... 273,174 66

## TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

## STOCKS, BONDS AND DEBENTURES.

23. Dominion of Canada .....	79,496 24	
24. Other Governments, authorized as trustee investments.....	450,795 90	
25. Municipalities situated in Canada .....	13,991 07	
26. Rural telephone companies, guaranteed by provinces of Canada .....	30,883 37	
27. Interest due and accrued on (23) to (26) .....	8,252 40	
		583,418 98

28. Securities held by Receiver-General, Ottawa, against London and Lancashire guaranteed deposit .....	87,344 00	
29. School districts situated in Canada .....	874 43	
30. Colonial Investment and Loan Company stock .....	438,995 70	
31. Other stocks, bonds and debentures .....	157,400 16	
32. Interest due and accrued on (28 to 31) .....	16,462 93	
		701,077 22

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

33. Principal . . . . .	3,725 00	
34. Interest due and accrued on .....	61 18	
		3,786 18

## CASH.

35. On hand .....	7,875 82	
36. In banks .....	57,462 52	
		65,338 34

## ASSETS NOT HEREINBEFORE MENTIONED.

37. Accounts receivable .....		11,108 15
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Total trust funds guaranteed ..... 1,364,728 87

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

38. Uninvested trust funds .....	10,751 37
39. Inventory value of unrealized assets .....	3,070,069 33
Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	3,080,820 70

SUMMARY.

Assets owned beneficially by the Corporation .....	273,174 66
Trust funds guaranteed by the Corporation .....	1,364,728 87
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	3,080,820 70
Grand total of assets .....	4,718,724 23

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On guaranteed investments, 5%.

Average rate of interest per annum earned by the Corporation during 1919:  
(a) On mortgages of realty; (b) on other securities.  
(1) Owned beneficially by the Corporation (a) 5.66%; (b) 5.66%.  
(2) On trust funds guaranteed (a) 6.25%; (b) 6.25%.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: Stiff Bros. & Sime, Toronto; and Riddell, Stead, Graham & Hutchinson, Toronto.  
For 1920: Same as for 1919.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? December 31st, 1919, \$1.50 per share per annum.

DIRECTORS AT 31ST DECEMBER, 1919.

James H. Mitchell, Toronto.	A. C. McMaster, Toronto..
A. J. Jackson, Toronto	E. J. B. Duncan, Toronto.
J. W. Seymour Corley, K.C., Toronto.	

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.
50 per cent. called .....	4,000	\$ 100	\$ 400,000	\$ c. 205,526 50

THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED

Head Office, London, Ontario.

President—Arthur T. Little.  
Vice-President—J. L. Englehart.  
Vice-President—M. Masuret.

Manager—John S. Moore.  
Assistant Manager—Duncan McArthur.

BALANCE SHEET AS AT 31st DECEMBER, 1919

LIABILITIES

To SHAREHOLDERS.

1. Ordinary joint stock capital fully called, total paid thereon	500,000 00	
2. Dividends declared in respect (1), but not yet paid ....	17,500 00	
3. Unappropriated profits in respect of (1) .....	14,186 18	
4. Reserve fund in respect of (1) .....	190,000 00	
5. Contingent Fund in respect of (1) .....	3,000 00	
		724,686 18
Total actual liabilities .....		724,686 18

TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

6. Principal guaranteed .....	59,151 06	
7. Interest due and accrued (6) .....	11,585 65	
8. Bank overdraft .....	12,954 58	
Total trust funds guaranteed .....		83,691 29

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

9. Trust funds invested:		
Principal .....	2,635,530 06	
Interest .....	64,403 84	
10. Other liabilities, bank overdraft .....	142,809 48	
11. Amount at which unrealized assets are carried on the books of the Corporation .....	7,461,413 01	
Total trust liabilities .....		10,504,156 39

SUMMARY.

Actual liabilities .....	724,686 18
Trust funds guaranteed .....	83,691 29
Trust funds not guaranteed .....	10,304,156 39
Grand total of liabilities .....	11,112,533 86

ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

REAL ESTATE.

12. Office premises .....	20,000 00
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DEBTS SECURED BY CHARGES ON LAND.

13. First mortgages .....	434,441 45
14. Second and subsequent mortgages, agreements for sale or purchase .....	2,970 60
15. Interest due and accrued on (13) and (14) .....	10,755 07
	448,167 12



STOCKS, BONDS AND DEBENTURES.

16. Dominion of Canada .....	80,000 00	
17. Provinces of Canada .....	25,518 79	
18. Interest due and accrued on (16) and (17) .....	1,252 39	106,771 18
19. Other stocks and bonds .....	77,336 48	
20. Interest due and accrued on (19) .....	1,649 56	78,986 04

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

21. Principal .....	38,264 94	
22. Interest due and accrued on (21) .....	1,112 12	39,377 06

CASH.

23. In banks .....	26,384 75
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ASSETS NOT HEREINBEFORE MENTIONED.

24. Office furniture .....	5,000 00
Total assets owned beneficially by the Corporation .....	724,686 18

TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

DEBTS SECURED BY CHARGES ON LAND.

25. First Mortgages .....	54,117 06	
26. Interest due and accrued on (25) .....	1,163 02	55,280 08

STOCKS, BONDS AND DEBENTURES.

27. Dominion of Canada .....	19,000 00	
28. Interest due and accrued on (27) .....	171 78	19,171 78
Total. . . . .		74,451 86
29. Other stocks, bonds and debentures .....	6,000 00	
30. Interest due and accrued on (29) .....	162 90	6,162 90

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

31. Principal . . . . .	2,988 58	
32. Interest due and accrued on (31) .....	87 95	3,076 53

Total trust funds guaranteed .....	\$83,691 29
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TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

33. Mortgage securities:		
(1) Principal. . . . .	2,013,036 21	
(2) Interest due and accrued .....	57,547 25	2,070,583 46
34. Other securities:		
(1) Principal. . . . .	765,303 33	
(2) Interest due and accrued .....	6,856 59	772,159 92
35. Inventory value of unrealized assets .....		7,461,413 01

Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	10,304,156 39
--------------------------------------------------------------------------------------------------------	---------------

SUMMARY.

Assets owned beneficially by the Corporation .....	724,686 18
Trust funds guaranteed by the Corporation .....	83,691 29
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	10,304,156 39
Grand total of assets .....	<u>11,112,533 86</u>

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On guaranteed investments, 4.735%.

Average rate of interest per annum earned by the Corporation during 1919:

- (a) on mortgages of realty; (b) on other securities.  
(1) Owned beneficially by the Corporation (a) 6.881%; (b) 5.753%.  
(2) On trust funds guaranteed (a) 6.306%; (b) 5.519%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation: Province of Ontario only, \$437,412.05.

Show by provinces the amount of the mortgages held for trust funds guaranteed by the Corporation: Province of Ontario only, \$54,117.06.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: F. G. Jewell, F.C.A., and Andrew Dale, London, Ont.  
For 1920: Same as for 1919.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? 2nd January, and 2nd July, 7% per annum.

Give full particulars of all real estate, agreements for sale or purchase, securities or any other assets which are or were the property of your Corporation directly or indirectly as owners or guarantors which have been purchased, money advanced on or dealt with in any way by your Company in their capacity as trustees. Loans taken over from Company and Guaranteed Account by Company as trustee, \$45,700.00.

DIRECTORS AT 31ST DECEMBER, 1919.

Arthur T. Little, London.	Gordon J. Ingram, London.
J. L. Englehart, Toronto.	T. Archibald McMahan, London.
M. Masuret, London.	D. Milne, Sarnia.
John McClary, London.	Hon. C. S. Hyman, London.
E. Meredith, K.C., London.	A. M. Smart, London.
Col. Thos. S. Hobbs, London.	John Pringle, London.
G. B. Harris, London.	John M. Dillon, London.
Geo. Mair, Windsor.	George C. Gunn, London.
C. R. Somerville, London.	John S. Moore, London.
George M. Reid, London.	

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.
Fully called stock .....	5,000	\$ 100	\$ 500,000	\$ 500,000

MERCANTILE TRUST COMPANY OF CANADA, LIMITED

Head Office, Hamilton, Ontario.

President—Cyrus A. Birge.

Vice-President—Major Henry L. Roberts.

Vice-President—James Turnbull.

Manager and Secretary—S. C. Macdonald.

BALANCE SHEET AS AT 31st DECEMBER, 1919

LIABILITIES

To SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	500,000 00	
2. Dividends declared in respect of (1), but not yet paid .....	7,346 40	
3. Unappropriated profits in respect of (1) .....	7,578 56	
4. Reserve fund in respect of (1) .....	125,000 00	
5. Contingent fund in respect of (1) .....	10,000 00	
		649,924 96

To THE PUBLIC.

6. Money borrowed on security from chartered banks ....	1,507 90	
7. Moneys borrowed without security from chartered banks .....	43,155 76	
8. Other moneys borrowed without security from other sources .....	131,772 67	
9. Reserve for income tax .....	3,000 00	
		179,436 33
Total actual liabilities .....		829,361 29

TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

10. Principal guaranteed .....	451,167 20	
Total trust funds guaranteed .....		451,167 20

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

11. Trust funds invested:		
Principal .....	1,148,412 21	
Interest .....	1,537 37	
12. Trust funds uninvested not bearing interest .....	212,928 25	
13. Amount at which unrealized assets are carried on the books of the Corporation .....	4,271,700 88	
Total trust liabilities .....		5,634,578 71

SUMMARY.

Actual liabilities .....	829,361 29	
Trust funds guaranteed .....	451,167 20	
Trust funds not guaranteed .....	5,634,578 71	
Grand total of liabilities .....		6,915,107 20

ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

REAL ESTATE.

14. Office premises .....	65,000 00	
15. Freehold land (including buildings) other than the foregoing .....	28,464 74	
		93,464 74



## DEBTS SECURED BY CHARGES ON LAND.

16. First mortgages .....	254,486 75	
17. Second and subsequent mortgages, agreements for sale or purchase .....	64,367 27	
18. Interest due and accrued on (16) and (17) .....	18,938 80	
		337,792 82

## STOCKS, BONDS AND DEBENTURES.

19. Dominion of Canada .....	204,383 55	
20. Provinces of Canada .....	15,901 58	
21. Municipalities situated in Canada .....	18,691 68	
22. Interest due and accrued (19) to (21) .....	2,063 00	
		241,039 81

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

23. Principal .....	53,608 96	
24. Interest due and accrued on (23) .....	382 04	
		53,991 00

## CASH.

25. On hand .....	600 00	
26. In banks .....	71,900 24	
		72,500 24

## ASSETS NOT HEREINBEFORE MENTIONED.

27. Advances to estates' trusts under administration.....	623 01	
28. Accrued fees and charges for administering estates, funds, etc. ....	450 00	
29. Security vaults .....	25,000 00	
30. Loans secured by agreements for sale and by shares in estates .....	3,957 55	
31. Interest on above and on advances to estates .....	542 12	
		30,572 68

Total assets owned beneficially by the Corporation ..... 829,361 29

## TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

## DEBTS SECURED BY CHARGES ON LAND.

32. First mortgages .....	426,641 46	
33. Interest due and accrued on (32) .....	13,328 89	
		439,970 35

## CASH.

34. In banks .....	11,196 85	
		451,167 20

Total trust funds guaranteed ..... 451,167 20

## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

35. Mortgage securities:		
(1) Principal .....	584,157 96	
(2) Interest due and accrued .....	1,494 75	
		585,652 71
36. Other securities:		
(1) Principal .....	564,254 25	
(2) Interest due and accrued .....	42 62	
37. Uninvested trust funds .....	212,928 25	
38. Inventory value of unrealized assets .....	4,271,700 88	
		5,048,926 00

Total trust funds not guaranteed by the Corporation but for  
which the Corporation is accountable ..... 5,634,578 71

SUMMARY.

Assets owned beneficially by the Corporation .....	829,361 29
Trust funds guaranteed by the Corporation .....	451,167 20
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	5,634,578 71
Grand Total of assets .....	<u>6,915,107 20</u>

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On guaranteed investments, 5.28%.

Average rate of interest per annum earned by the Corporation during 1919:

- (a) On mortgages of realty; (b) on other securities.  
(1) Owned beneficially by the Corporation (a) 7.12%; (b) 5.5%.  
(2) On trust funds guaranteed (a) 7.11%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation:  
Alberta, \$122,384.23; Manitoba, \$24,083.67; British Columbia, \$36,309.17;  
Ontario, \$119,668.27; Saskatchewan, \$16,408.68. Total, \$318,854.02.

Show by provinces the amount of the mortgages held for trust funds guaranteed by the Corporation: Alberta, \$106,085.22; Manitoba, \$15,000.75; British Columbia, \$14,051.70; Ontario, \$267,024.68; Saskatchewan, \$24,479.11. Total, \$426,641.46.

Loans (a) written off or (b) transferred to real estate account during 1919, (b) \$8,928.44.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: C. S. Scott, F.C.A., and G. E. F. Smith, C.A., Hamilton.  
For 1920: Same as for 1919.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, July 2nd and October 1st, 1919, being two half-yearly and one quarterly dividend at the rate of 6% per annum.

DIRECTORS AT 31ST DECEMBER, 1919:

Cyrus A. Birge, Hamilton.	Stanley Mills, Hamilton.
Maj. Henry L. Roberts, Grimsby.	Lt.-Col. W. H. Merritt, M.D., St. Catharines.
James Turnbull, Vice-President, Toronto.	J. F. Kavanagh, Hamilton.
C. C. Dalton, Toronto.	Major-General S. C. Mewburn, Hamilton.
Sir John S. Hendrie, K.C.M.G., Hamilton.	W. A. Wood, Hamilton.
J. J. Green, Hamilton.	Col. John I. McLaren, Hamilton.
T. C. Haslett, K.C., Hamilton.	C. S. Wilcox, Hamilton.
A. E. Dymont, Toronto.	

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.
Fully called stock .....	5,000	\$ 100	\$ 500,000	\$ 500,000

MONTREAL TRUST COMPANY

Head Office, Montreal, Quebec.

President—Sir Herbert S. Holt.

General Manager—F. G. Donaldson.

Vice-President—A. J. Brown.

Secretary—W. S. Greene.

Chief Agent and Attorney for Ontario—John F. Hobkirk.

BALANCE SHEET AS AT 31st DECEMBER, 1919

LIABILITIES

To SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	1,000,000 00	
2. Dividends declared in respect of (1) but not yet paid .....	20,000 00	
3. Unappropriated profits in respect of (1) .....	59,935 06	
4. Reserve fund in respect of (1) .....	1,000,000 00	
		2,079,935 06

To THE PUBLIC.

5. Other liabilities to the public, viz.:		
(a) Mortgage loan on Montreal Trust Building, outstanding when purchased .....	150,000 00	
(b) Guaranteed funds .....	1,530,550 51	
(c) Amount appropriated for the purpose of paying Dominion income tax .....	22,050 99	
		1,702,601 50
Total actual liabilities .....		3,782,536 56

TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

6. Principal guaranteed (Agency funds) .....	351,500 00	
Total trust funds guaranteed .....		351,500 00

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

7. Trust funds invested, including securities actually held as trustee for bondholders .....	55,618,906 34	
8. Trust funds deposited in Royal Bank .....	175,597 60	
Total trust liabilities .....		55,794,503 94

SUMMARY.

Actual liabilities .....	3,782,536 56
Trust funds guaranteed .....	351,500 00
Trust funds not guaranteed .....	55,794,503 94
Grand total of liabilities .....	59,928,540 50

ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

REAL ESTATE.

9. Office premises .....	409,458 28	
10. Freehold land (including buildings) other than the foregoing .....	25,313 69	
		434,771 97



## DEBTS SECURED BY CHARGES ON LAND.

11. First mortgages .....	338,031 06	
12. Interest due and accrued on (11) .....	6,020 52	
		344,051 58

## STOCKS, BONDS AND DEBENTURES.

13. Dominion of Canada .....	512,279 24	
14. Municipalities situated in Canada .....	9,595 00	
15. Interest due and accrued on (13) and (14) .....	3,460 34	
		525,334 58
16. Other governments not authorized as trustee investments .....	49,153 32	
17. Stocks and bonds of public utility companies situated in Canada .....	32,500 00	
18. Stocks and bonds of public utility companies situated outside of Canada .....	10,701 00	
19. Stocks and bonds of loan, trust and insurance companies .....	325,000 00	
20. Interest due and accrued on (16) to (19) .....	1,834 50	
		419,188 82
21. Other stocks and bonds .....	884,547 20	
22. Interest due and accrued on (21) .....	5,582 50	
		890,129 70

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

23. Principal .....	946,359 12	
24. Interest due and accrued on (23) .....	13,212 17	
		959,571 29

## CASH.

25. On hand and in banks .....	122,763 75
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## ASSETS NOT HEREINBEFORE MENTIONED.

26. Office furniture and vaults .....	18,013 10	
27. Accrued fees and charges, rents, etc. ....	68,711 77	
		86,724 87

Total assets owned beneficially by the Corporation ..... 3,782,536 56

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

28. Principal .....	351,500 00
Total trust funds guaranteed .....	351,500 00

## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

29. Mortgage securities:		
(1) Principal .....	1,683,404 58	
30. Other securities:		
(2) Principal .....	53,935,501 76	
31. Uninvested trust funds .....	175,597 60	
Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....		55,794,503 94

SUMMARY.

Assets owned beneficially by the Corporation .....	3,782,536 56
Trust funds guaranteed by the Corporation .....	351,500 00
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	55,794,503 94
Grand total of assets .....	59,928,540 50

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On guaranteed investments, about 5%.

Average rate of interest per annum earned by the Corporation during 1919:

(a) On mortgages of realty; (b) on other securities.

(1) Owned beneficially by the Corporation (a) about 6½%; (b) about 5½%.

(2) On trust funds guaranteed (a) about 6%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation:

Quebec, \$178,622.48; Manitoba, \$34,500.00; British Columbia, \$77,908.58;  
Saskatchewan, \$15,000.00; Nova Scotia, \$7,000.00.

Show by countries other than Canada the amount of the mortgages owned beneficially by the Corporation: Newfoundland, \$25,000.00.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):

For 1919: Deloitte, Plender, Griffiths & Co., Montreal.

For 1920: Same as for 1919.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? January 15th; April 15th, July 15th, October 15th, 8% per annum.

DIRECTORS AT 31ST DECEMBER, 1918:

Sir H. S. Holt, Montreal.  
A. J. Brown, K.C., Montreal.  
J. E. Aldred, Montreal.  
G. H. Duggan, Montreal.  
Geo. Caverhill, Montreal.  
Hon. N. Curry, Montreal.  
Hon. R. Dandurand, Montreal.  
F. P. Jones, Montreal.  
Wm. Molson Macpherson, Quebec.  
Robert Adair, Montreal.  
Lord Beaverbrook, London, England.

C. E. Neill, Montreal.  
Hugh Paton, Montreal.  
E. L. Pease, Montreal.  
James Redmond, London, England.  
F. W. Ross, Quebec.  
Hon. W. B. Ross, Halifax.  
A. Haig Sims, Montreal.  
Stuart Strathy, Toronto.  
C. A. Crosbie, Vancouver.  
F. G. Donaldson, Montreal.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description of Stock.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.
Fully called.....	10,000	\$ 100	\$ 1,000,000	\$ c. 1,000,000 00

NATIONAL TRUST COMPANY, LIMITED

Head Office, Toronto, Ontario.

*President*—Sir Joseph Flavelle, Bart.  
*Vice-Presidents*—E. R. Wood and  
W. E. Rundle.  
*Assistant Secretary*—Cuthbert Huckvale.

*General Manager*—W. E. Rundle.  
*Assistant Manager*—J. C. Breckenridge.  
*Secretary*—Edwin Cassidy.

BALANCE SHEET AS AT 31st DECEMBER, 1919

LIABILITIES

To SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	1,500,000 00	
2. Dividends declared in respect of (1) but not yet paid..	37,500 00	
3. Unappropriated profits in respect of (1) .....	59,623 15	
4. Reserve fund in respect of (1), including \$50,000 special reserve for new branches .....	1,650,000 00	
		3,247,123 15

To THE PUBLIC.

5. Reserve for Dominion income war tax .....	25,762 34	
6. Liability for loans in process of completion .....	27,785 11	
		53,547 45
Total actual liabilities .....		3,300,670 60

TRUST FUNDS THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

7. Principal guaranteed .....	5,939,883 53	
8. Interest due and accrued on (7) .....	35,287 74	
		5,975,171 27
Total trust funds guaranteed .....		5,975,171 27

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

9. Trust funds invested:		
Principal .....	24,662,150 37	
Interest .....	91,048 59	
10. Trust funds uninvested not bearing interest .....	3,773,767 18	
11. Other liabilities .....	2,540,807 92	
12. Amount at which unrealized assets are carried on the books of the Corporation .....	48,597,636 35	
Total trust liabilities .....		79,665,410 41

SUMMARY.

Actual liabilities .....	3,300,670 60
Trust funds guaranteed .....	5,975,171 27
Trust funds not guaranteed .....	79,665,410 41
Grand total of liabilities .....	88,941,252 28

ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

REAL ESTATE.

13. Office premises, including vaults and rents due .....	435,266 63	
14. Freehold land (including buildings) other than the foregoing .....	84,058 94	
		519,325 57



## DEBTS SECURED BY CHARGES ON LAND.

15. First mortgages .....	642,276 29	
16. Interest due and accrued on (15) .....	38,481 10	
		680,757 39

## STOCKS, BONDS AND DEBENTURES.

17. Dominion of Canada .....	686,624 70	
18. Provinces of Canada .....	53,625 00	
19. Municipalities situated in Canada .....	102,772 19	
20. Interest due and accrued on (17) to (19) .....	5,014 03	
		848,035 92
21. Other governments not authorized as trustee investments .....	4,500 00	
22. School districts situated in Canada .....	1,050 00	
23. Stocks and bonds of public utility companies situated in Canada .....	109,541 85	
24. Stocks and bonds of public utility companies situated outside of Canada .....	40,586 35	
25. Stocks of chartered banks .....	44,739 10	
26. Stocks and bonds of loan, trust and insurance companies .....	118,261 35	
27. Interest due and accrued on (21) to (26) .....	371 72	
		319,050 37

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

28. Principal .....	477,187 72	
29. Interest due and accrued on (28) .....	10 75	
		477,198 47

## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

## CASH.

30. On hand .....	21,647 05	
31. In banks .....	192,845 25	
		214,492 30

## ASSETS NOT HEREINBEFORE MENTIONED.

32. Advances to estates' trusts under administration.....	237,062 62	
33. Accrued interest on (32) .....	4,747 96	
		241,810 58

Total assets owned beneficially by the Corporation ..... 3,300,670 60

## TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

## DEBTS SECURED BY CHARGES ON LAND.

34. First mortgages .....	4,410,690 43	
35. Interest due and accrued on (34) .....	235,216 43	
		4,645,906 86

## STOCKS, BONDS AND DEBENTURES.

36. United Kingdom of Great Britain and Ireland .....	198,759 60	
37. Dominion of Canada .....	101,040 25	
38. Provinces of Canada .....	227,292 87	
39. Municipalities situated in Canada .....	397,588 44	
40. Interest due and accrued on (36) to (39) .....	12,297 68	
		936,978 84
41. School districts situated in Canada .....	59,066 22	
42. Interest due and accrued on (41) .....	3,020 58	
		62,086 80

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

43. Principal ..... 105,400 00

## CASH.

44. On hand ..... 50,566 28  
 45. In banks ..... 174,232 49  
 224,798 77

Total trust funds guaranteed ..... 5,975,171 27

## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

46. Mortgage securities:  
 (1) Principal ..... 5,273,584 24  
 (2) Interest due and accrued ..... 91,048 59  
 5,364,632 83

47. Other securities:  
 Principal ..... 19,382,049 35  
 48. Uninvested trust funds ..... 3,773,767 18  
 49. Inventory value of unrealized assets ..... 51,144,961 05  
 74,300,777 58

Total trust funds not guaranteed by the Corporation, but for  
 which the Corporation is accountable ..... 79,665,410 41

## SUMMARY.

Assets owned beneficially by the Corporation ..... 3,300,670 60  
 Trust funds guaranteed by the Corporation ..... 5,975,171 27  
 Trust funds not guaranteed by the Corporation but for which  
 the Corporation is accountable ..... 79,665,410 41  
 Grand total of assets ..... 88,941,252 28

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On guaranteed investments, including trust deposits, approximately  $4\frac{3}{4}\%$ .

Average rate of interest per annum earned by the Corporation during 1919:

(a) on mortgages of realty; (b) on other securities.

(1) Owned beneficially by the Corporation (a) approximately  $7\frac{1}{2}\%$ ; (b) approximately  $5\frac{1}{2}\%$ .

(2) On trust funds guaranteed (a) approximately  $7\frac{1}{2}\%$ ; (b) approximately  $5\frac{1}{2}\%$ .

Show by provinces the amount of the mortgages owned beneficially by the Corporation: Ontario, \$63,625.81; Saskatchewan, \$472,932.97; Manitoba, \$1,174.12; Alberta, \$104,543.39. Total, \$642,276.29.

Show by provinces the amount of the mortgages held for trust funds guaranteed by the Corporation: Quebec, \$47,500.00; Ontario, \$3,000.00; Manitoba, \$2,650,778.67; Saskatchewan, \$1,227,643.89; Alberta, \$481,767.87. Total, \$4,410,690.43.

Loans (a) written off or (b) transferred to real estate account during 1919, viz.:

(1) Funds or securities owned beneficially; (b) \$2,655.00.

(2) Trust funds guaranteed; (b) \$2,878.00. Trust funds not guaranteed but for which the Corporation is accountable (b) \$13,679.43.

Number and amount of mortgages other than Ques. (7), upon which compulsory proceedings have been taken by the Corporation in 1919, viz.:

- (1) Owned beneficially, Number, 5; amount, \$4,039.73.
- (2) Trust funds guaranteed, Number, 33; amount, \$145,155.95.
- (3) Trust funds not guaranteed but for which the Corporation is accountable, No. 28; amount, \$31,600.00.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919 John MacKay and George Edwards, Toronto; George Durnford, Montreal; George A. Touche & Co., Winnipeg.  
For 1920: Same as for 1919.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, April 1st, July 2nd, October 1st, 10% per annum.

Give full particulars of all real estate, agreements for sale or purchase, securities or any other assets which are or were the property of your Corporation directly or indirectly as owners or guarantors which have been purchased, money advanced on or dealt with in any way by your company in their capacity as trustees.

- (a) Capital mortgages allocated to trust clients, \$470,972.60.
- (b) Capital mortgages allocated to guaranteed trust account, \$477,197.96.
- (c) Capital bonds, allocated to guaranteed trust account, \$151,590.59.

DIRECTORS AT 31ST DECEMBER, 1919.

- |                                          |                                      |
|------------------------------------------|--------------------------------------|
| Sir Joseph Flavelle, Bart., Toronto.     | F. W. Harcourt, K.C., Toronto.       |
| Z. A. Lash, K.C., Toronto.               | Sir Thomas White, K.C.M.G., Toronto. |
| E. R. Wood, Toronto.                     | Chester D. Massey, Toronto.          |
| W. E. Rundle, Toronto.                   | J. H. Plummer, Toronto.              |
| Hon. Mr. Justice Britton, Toronto.       | Hon. F. H. Phippen, K.C., Toronto.   |
| H. C. Cox, Toronto.                      | Thomas Findley, Toronto.             |
| Elias Rogers, Toronto.                   | Alex. Bruce, K.C., Toronto.          |
| H. H. Fudger, Toronto.                   | H. J. Fuller, New York.              |
| E. M. Saunders, Toronto.                 | F. W. Molson, Montreal.              |
| H. B. Walker, Montreal.                  | T. B. Macaulay, Montreal.            |
| Hon. Sir Edward Kemp, K.C.M.G., Toronto. | W. M. Birks, Montreal.               |
| James Ryrie, Toronto.                    | Sir John Aird, Toronto.              |

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description	No. of shares	Par value of shares	Total amount held	Total amount paid thereon
Fully called.....	15,000	\$ 100	\$ 1,500,000	\$ 1,500,000



THE PREMIER TRUST COMPANY

Head Office, London, Ontario.

President—Wm. F. Roome, M.D.

Manager—A. A. Campbell.

Vice-President—Senator John Milne.

Secretary-Treasurer—William Spittal.

BALANCE SHEET AS AT 31st DECEMBER, 1919

LIABILITIES

To SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	65,800 00	
2. Ordinary joint stock capital, 25% called; total paid thereon .....	50,000 00	
3. Joint stock capital paid in advance of calls .....	7,760 61	
4. Unappropriated profits in respect of (1), (2), (3) ....	1,065 17	
5. Reserve fund in respect of (1), (2), (3) .....	8,000 00	
		132,625 78

To THE PUBLIC.

6. Moneys borrowed without security from chartered banks.....	6,910 87	
Total actual liabilities .....		139,536 65

TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

7. Principal guaranteed .....	33,026 00	
Total trust funds guaranteed .....		33,026 00

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

8. Trust funds uninvested not bearing interest .....	12,350 36	
9. Amount at which unrealized assets are carried on the books of the Corporation .....	332,254 51	
Total trust liabilities .....		344,604 87

SUMMARY.

Actual liabilities .....	139,536 65	
Trust funds guaranteed .....	33,026 00	
Trust funds not guaranteed .....	344,604 87	
Grand total of liabilities .....		517,167 52

ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

DEBTS SECURED BY CHARGES ON LAND.

10. First mortgages .....	58,742 60	
11. Interest due and accrued on (10) .....	2,112 80	
		60,855 40

STOCKS, BONDS AND DEBENTURES.

12. Other governments, authorized as trustee investments. .	7,999 50	
13. Rural telephone companies guaranteed by Provinces of Canada .....	18,286 88	
14. Interest due and accrued on (12) and (13) .....	1,246 13	
		27,532 51

15. Stocks and bonds of public utility companies situated in Canada .....	10,000 00	
16. Stocks and bonds of The People's Loan and Savings Company .....	25,575 00	
17. Interest due and accrued on (15) and (16) .....	202 19	
		35,777 19

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

18. Principal .....	5,325 00	
19. Interest due and accrued on (18) .....	33 70	
		5,358 70

## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

20. Principal .....	4,353 15	
21. Interest due and accrued on (20) .....	109 59	
		4,462 74

## CASH.

22. On hand .....	413 50	
23. In banks .....	1,310 82	
		1,724 32

## ASSETS NOT HEREINBEFORE MENTIONED.

24. Office furniture and treasury vaults .....	1,911 25	
25. Accrued fees and charges for administering estates, funds, etc. ....	1,644 54	
26. Safety vaults .....	270 00	
		3,825 79

Total assets owned beneficially by the Corporation ..... 139,536 65

## TRUST FUNDS THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

## DEBTS SECURED BY CHARGES ON LAND.

27. First mortgages .....	33,026 00	
Total trust funds guaranteed .....		33,026 00

## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

28. Mortgage securities .....	26,524 00	
29. Other securities, stocks and bonds .....	107,365 00	
30. Uninvested trust funds .....	12,350 36	
31. Uninvested trust funds, real estate .....	197,940 51	
32. Inventory value of unrealized assets .....	425 00	

Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable ..... 344,604 87

## SUMMARY.

Assets owned beneficially by the Corporation.....	139,536 65
Trust funds guaranteed by the Corporation .....	33,026 00
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	344,604 87
Grand total of assets .....	517,167 52

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On guaranteed investments, 5.43%.

Average rate of interest per annum earned by the Corporation during 1919:

- (a) On mortgages of realty; (b) on other securities.
- (1) Owned beneficially by the Corporation: (a) 7.04%; (b) 5.96%.
- (2) On trust funds guaranteed: (a) 7.04%; (b) 5.96%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation:  
Ontario, \$60,855.40.

Show by provinces the amount of the mortgages held for trust funds guaranteed by the Corporation: Ontario, \$33,026.00.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: O. H. Talbot, London.  
For 1920: O. H. Talbot and A. G. Talbot.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? June 30th and December 31st, 4%.

DIRECTORS AT 31ST DECEMBER, 1919:

- Wm. F. Roome, M.D., London.  
Senator John Milne, Hamilton.  
W. H. Moorehouse, M.D., London.  
John M. Moore, C.E., London.  
A. M. Hamilton, London.  
John Dearness, M.A., London.  
Lt.-Col. A. A. Campbell, London.  
Lt.-Col. Wm. Spittal, London.  
Walter Boug, Windsor.
- A. W. Peene, Hamilton.  
F. G. Rumball, London.  
H. A. Stonehouse, Wallaceburg.  
H. Lendon, Leamington.  
P. A. Thomson, Hamilton.  
John D. Anderson, Windsor.  
Lt.-Col. W. G. Coles, London.  
M. McGugan, Mount Brydges.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.

Description.	No. of shares.	Par value	Total amount held.	Total amount paid thereon.	Total remaining unpaid
		\$	\$ c.	\$ c.	\$ c.
Fully called stock.....	658	100	65,800 00	65,800 00	.....
Partly called stock.....	2,342	100	234,200 00	57,760 61	176,439 39
Totals.....	3,000	100	300,000 00	123,560 61	176,439 39



# THE PRUDENTIAL TRUST COMPANY, LIMITED

Head Office, Montreal, Quebec.

*President*—B. Hal. Brown.  
*Vice-President*—James P. Steedman.  
*Manager*—B. Hal. Brown.  
*Treasurer*—Frank S. Taylor.

*Secretary*—C. D. Cornell.  
*Chief Agent and Attorney for Ontario*—  
 Douglas K. Ridout, Toronto.

## BALANCE SHEET AS AT 31st DECEMBER, 1919

### LIABILITIES

#### CAPITAL (LIABILITIES TO STOCKHOLDERS OR SHAREHOLDERS).

##### TO SHAREHOLDERS.

1. Preferred joint stock capital; total paid thereon .....	573,805 00	
2. Ordinary joint stock capital; total paid thereon .....	18,286 00	
3. Joint capital stock paid in advance of calls .....	17,520 00	
4. Forfeited shares for non-payment of calls.....	20,354 84	
5. Contingent fund in respect of (1), (2), (3).....	100,464 27	
		730,430 11

##### TO THE PUBLIC.

6. Moneys borrowed without security from chartered banks (Government deposit) .....	200,000 00	
7. Interest due and accrued on (6) .....	586 30	
		200,586 30
8. Other liabilities to the public, viz.:		
(a) Accounts payable .....	4,948 62	
(b) Salaries, commissions, etc., accrued to date..	6,165 92	
(c) Interest and fees, revenue suspense per contra	51,709 61	
9. Unclaimed dividends .....	12 50	
		62,836 65
Total actual liabilities .....		993,853 06

#### TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

10. Principal guaranteed .....	412,963 50	
11. Special agency funds .....	529,064 66	
12. Guaranteed bonds for clients .....	632,647 50	
Total trust funds guaranteed .....		1,574,675 66

#### TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

13. Trust funds invested—principal .....	1,411,390 76	
14. Trust funds uninvested not bearing interest .....	866,073 00	
Total trust liabilities .....		2,277,463 76

### SUMMARY.

Actual liabilities .....	993,853 06
Trust funds guaranteed .....	1,574,675 66
Trust funds not guaranteed .....	2,277,463 76
Grand total of liabilities .....	4,845,992 48

ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

REAL ESTATE.

15. Office premises .....	70,054 75	
16. Leasehold land (including buildings) other than the foregoing . . . . .	53,132 79	123,187 54

DEBTS SECURED BY CHARGES ON LAND.

17. First mortgages .....	99,939 05	
18. Second and subsequent mortgages, agreements for sale or purchase .....	39,251 38	
19. Interest due and accrued on (17) and (18) .....	3,660 16	142,850 59

STOCKS, BONDS AND DEBENTURES.

20. United Kingdom of Great Britain and Ireland .....	51,470 00	
21. Dominion of Canada .....	15,000 00	
22. Other governments, authorized as trustee investments.	44,322 70	
23. Interest due and accrued on (20) to (22) .....	1,874 97	112,667 67
24. School districts situated in Canada .....	5,931 25	
25. Stocks and bonds of loan, trust and insurance companies	33,300 00	
26. Interest due and accrued on (24) and (25) .....	42 74	39,273 99

LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

27. Principal . . . . .	188,166 49	
28. Interest due and accrued on (27) .....	5,549 08	193,715 57
29. Other loans and interest .....		33,137 69

CASH.

30. On hand .....	267 12	
31. In banks .....	35,856 51	36,123 63

UNSECURED DEBTS.

32. Accounts receivable, including fees, commissions, etc.....		42,748 61
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ASSETS NOT HEREINBEFORE MENTIONED.

33. Office furniture and vaults .....	10,928 47	
34. Advances to estates' trusts under administration .....	324 26	
35. Accrued fees and charges for administering estates, funds, etc. ....	7,185 43	
36. Deposited with Provincial Government .....	200,000 00	
37. Interest and fees revenue suspense as to contra .....	51,709 61	270,147 77

Total assets owned beneficially by the Corporation..... 993,853 06

TRUST FUNDS THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

DEBTS SECURED BY CHARGES ON LAND.

38. First mortgages .....		3,318 49
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LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

39. Principal .....	348,536 15	
40. Other loans .....	58,450 91	
		406,987 06

CASH.

41. In banks .....		2,657 95
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ASSETS NOT HEREINBEFORE MENTIONED.

42. Guarantees from clients .....	632,647 50	
43. Special agency funds, held on behalf of clients .....	529,064 66	
		1,161,712 16
Total trust funds guaranteed .....		1,574,675 66

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

44. Mortgage and other securities .....	1,411,390 76	
45. Uninvested trust funds .....	866,073 00	
Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable.....		2,277,463 76

SUMMARY.

Assets owned beneficially by the Corporation .....	993,853 06	
Trust funds guaranteed by the Corporation .....	1,574,675 66	
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	2,277,463 76	
Grand total of assets .....	4,845,992 48	

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On guaranteed investments, 4%.

Average rate of interest per annum earned by the Corporation during 1919:

- (a) On mortgages of realty; (b) on other securities.  
(1) Owned beneficially by the Corporation: (a) 7½%; (b) 5¼%.  
(2) On trust funds guaranteed: (a) 7%; (b) 5½%.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: Riddell, Stead, Graham and Hutchison.  
For 1920: Same as for 1919.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? Nil.

MORTGAGES OWNED BY THE CORPORATION.

Alberta .....	56,760 78	
Saskatchewan .....	2,000 00	
Quebec .....	31,031 56	
Manitoba .....	10,678 27	
British Columbia .....	38,719 82	
		139,190 43

GUARANTEED TRUST MORTGAGES.

Alberta .....	2,318 49	
Quebec .....	1,000 00	
		3,318 49



DIRECTORS AT 31ST DECEMBER, 1919:

- B. Hal. Brown, Montreal.  
Jas. P. Steedman, Hamilton.  
W. G. Ross, Montreal.  
C. A. Barnard, K.C., Montreal.  
A. Gourdeau, Quebec.  
W. J. Morrice, Montreal.

W. J. Green, Toronto.  
Lt.-Col. C. F. Smith, Montreal.  
Paul Galibert, Montreal.  
Hon. Frank Carrel, Quebec.  
Major-Gen. Sir D. Watson, Quebec.  
Col. D. M. Robertson, Toronto.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
			\$	\$ c.	\$ c.
Preferred .60 per cent. called	9,619	100	961,900	591,325 00	3,335 00
Ordinary stock fully called.	183	100	18,300	18,286 00	14 00
Totals.....	9,802	100	980,200	609,611 00	3,349 00

THE ROYAL TRUST COMPANY

Head Office, Montreal, Quebec.

President—Sir Vincent Meredith, Bart.  
Vice-President—Huntly R. Drummond.  
Manager—A. E. Holt.

Secretary—M. S. L. Richey.  
Chief Agent and Attorney for Ontario—  
Bruce L. Smith, Toronto.

BALANCE SHEET AS AT 31st DECEMBER, 1919

LIABILITIES

To SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	1,000,000 00	
2. Dividends declared in respect of (1), but not yet paid..	30,000 00,	
3. Unappropriated profits in respect of (1).....	1,010,644 10	
4. Reserve fund in respect of (1) .....	1,000,000 00	
		3,040,644 10

To THE PUBLIC.

5. Moneys borrowed without security from chartered banks	2,670,746 66	
6. Charges due and accrued .....	27,493 58	
		2,698,240 24

NOTE.—The Company is also liable under a guarantee as to principal and interest of \$875,000 5% first mortgage guaranteed gold bonds of The Royal Trust Realty Company.

Total actual liabilities .....	5,738,884 34
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TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

7. Principal guaranteed, including judicial surety and guarantee bonds .....	2,468,210 66	
8. Interest due and accrued on (7) .....	2,299 67	
		2,470,510 33

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

9. Trust funds invested: Principal, at par or nominal value .....	142,111,078 89	
10. Trust funds uninvested .....	7,478,712 44	
11. Other liabilities .....	76,443,009 84	
		226,032,801 17

SUMMARY.

Actual liabilities .....	5,738,884 34	
Trust funds guaranteed .....	2,470,510 33	
Trust funds not guaranteed .....	226,032,801 17	
		234,242,195 84

ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

REAL ESTATE.

12. Office premises .....	205,791 07	
13. Freehold land (including buildings) other than the foregoing .....	19,150 26	
		224,941 33

## DEBTS SECURED BY CHARGES ON LAND.

14. First mortgages .....	465,721 39	
15. Second and subsequent mortgages, agreements for sale or purchase .....	8,434 20	
16. Interest due and accrued on (14) and (15).....	15,214 39	
		489,369 98

## STOCKS, BONDS AND DEBENTURES.

17. United Kingdom of Great Britain and Ireland .....	577,750 00	
18. Dominion of Canada .....	963,779 75	
19. Provinces of Canada .....	41,947 20	
20. Other governments, authorized as trustee investments.	476,875 84	
21. Municipalities situated in Canada .....	49,014 00	
22. Interest due and accrued on (17) to (21).....	22,241 42	
		2,131,608 21
23. School districts situated in Canada .....	2,610 00	
24. Stocks and bonds of public utility companies situated in Canada .....	156,274 49	
25. Stocks and bonds of public utility companies situated outside of Canada .....	66,010 20	
26. Stocks of chartered banks .....	221,549 50	
27. Interest due and accrued on (23) to (26).....	6,285 83	
		452,730 02
28. Other stocks and bonds .....	512,505 86	
29. Interest due and accrued on (28).....	8,095 46	
		520,601 32

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

30. Principal .....	822,619 31	
31. Interest due and accrued on (30).....	6,392 94	
		829,012 25

## CASH.

32. On hand .....	350 00
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## UNSECURED DEBTS.

Balances on sundry accounts, including commissions, fees, etc., due and charges paid in advance .....	132,177 56
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## ASSETS NOT HEREINBEFORE MENTIONED.

34. Office furniture .....	13,960 77	
35. Advances to estates' trusts under administration .....	483,609 29	
36. Deposits with provincial governments .....	445,000 00	
37. Loans on security other than stocks and bonds .....	15,523 61	
		958,093 67

Total assets owned beneficially by the Corporation..... 5,738,884 34

## TRUST FUNDS THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

## DEBTS SECURED BY CHARGES ON LAND.

38. First mortgages .....	228,314 32	
39. Interest due and accrued on (38).....	3,071 54	
		231,385 86

## STOCKS, BONDS AND DEBENTURES.

40. Dominion of Canada .....	42,000 00	
41. Provinces of Canada .....	2,000 00	
		44,000 00



## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

42. Principal .....	1,452,030 62	
43. Interest due and accrued on (42) .....	795 96	
		1,452,826 58

## CASH.

44. In banks .....		414,515 50
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## ASSETS NOT HEREINBEFORE MENTIONED.

45. Guaranteed investments .....	59,140 00	
46. Indemnity, surety and guaranteed bonds .....	248,582 52	
47. Loans on security other than stocks and bonds .....	20,059 87	
		327,782 39
Total trust funds guaranteed .....		2,470,510 33

## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

48. Mortgage securities .....	15,008,703 13	
49. Other securities at par or nominal value .....	127,102,375 76	
50. Uninvested trust funds .....	7,478,712 44	
51. Safe custody securities .....	76,443,009 84	
Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....		226,032,801 17

## SUMMARY.

Assets owned beneficially by the Corporation .....	5,738,884 34	
Trust funds guaranteed by the Corporation .....	2,470,510 33	
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	226,032,801 17	
Grand total of assets .....		234,242,195 84

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On guaranteed investments, 3.26%.

Average rate of interest per annum earned by the Corporation during 1919:

- (a) On mortgages of realty; (b) on other securities.  
 (1) Owned beneficially by the Corporation: (a) 6.86%; (b) 5.98%.  
 (2) On trust funds guaranteed: (a) 7%; (b) 5.62%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation:

Manitoba .....	9,666 24	
Alberta .....	19,801 17	
Saskatchewan .....	72,612 75	
Quebec .....	336,634 88	
Ontario .....	27,200 00	
British Columbia .....	34,772 40	
		500,687 44
Less reserve .....		26,531 85
Total .....		474,155 59

Show by provinces the amount of the mortgages held for trust funds guaranteed by the Corporation:

Manitoba .....	48,153 39
Alberta .....	26,021 20
Saskatchewan .....	148,139 73
British Columbia .....	6,000 00
Total .....	228,314 32

Loans (a) written off or (b) transferred to real estate account during 1919, viz.:  
(1) Funds or securities owned beneficially: (a) Nil; (b) Nil.  
(2) Trust funds guaranteed: (a) Nil; (b) Nil.  
(3) Trust funds not guaranteed but for which the Corporation is accountable:  
(a) \$1,363.45; (b) \$172,952.21.

Number and amount of mortgages other than Ques. (7), upon which compulsory proceedings have been taken by the Corporation in 1919, viz.:  
(1) Owned beneficially: Number, 2; amount, \$4,504.70.  
(2) Trust funds guaranteed: Number, nil; amount, nil.  
(3) Trust funds not guaranteed but for which the Corporation is accountable: Number, 50; amount, \$365,682.52.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: James Hutchison, C.A., Montreal.  
For 1920: Same as for 1919.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? 31st March, 3%; 30th June, 3%; 30th September, 3% and bonus of 4%; 31st December, 3%.

DIRECTORS AT 31ST DECEMBER, 1919:

Sir Vincent Meredith, Bart., Montreal.	Hon. Sir Lomer Gouin, K.C.M.G., Quebec.
Huntley R. Drummond, Montreal.	William McMaster, Montreal.
R. B. Angus, Montreal.	Hon. C. C. Ballantyne, Ottawa.
E. W. Beatty, K.C., Montreal.	C. W. Dean, Montreal.
Sir Charles Gordon, G.B.E., Montreal.	Lt.-Col. Herbert Molson, C.M.G., M.C., Montreal.
C. R. Hosmer, Montreal.	Hugh A. Allan, Montreal.
Sir Frederick Williams-Taylor, Montreal.	Howard G. Kelley, Montreal.
Lord Shaughnessy, K.C.V.O., Montreal.	

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.

Description.	No. of shares	Par value.	Total amount held.	Total amount paid thereon.
Fully called.....	10,000	\$ 100	\$ 1,000,000	\$ 1,000,000

## THE STERLING TRUSTS CORPORATION

Head Office, Toronto, Ontario.

*President*—W. H. Wardrope, K.C.  
*Vice-President*—Alfred E. Briggs, K.C.

*Manager*—Charles Bauckham.  
*Secretary*—L. H. Coombes.

### BALANCE SHEET AS AT 31st DECEMBER, 1919

#### LIABILITIES

##### TO SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	501,302 59	
2. Unappropriated profits in respect of (1) .....	8,279 10	
		509,581 69

##### TO THE PUBLIC.

Other liabilities to the public. viz.:		
3. (a) Sundry unpaid accounts .....		5,277 55
Total actual liabilities .....		514,859 24

#### TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

4. Principal guaranteed .....	584,872 55	
5. Interest due and accrued on (4) .....	2,434 80	
Total trust funds guaranteed .....		587,307 35

#### TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

6. Trust funds invested .....	1,558,235 79	
7. Cash in banks .....	90,342 60	
8. Amount at which unrealized assets are carried on the books of the Corporation .....	5,421,489 65	
Total trust liabilities .....		7,070,068 04

#### SUMMARY.

Actual liabilities .....	514,859 24	
Trust funds guaranteed .....	587,307 35	
Trust funds not guaranteed .....	7,070,068 04	
Grand total of liabilities .....		8,172,234 63

#### ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

##### REAL ESTATE.

9. Freehold land (including buildings) .....	2,278 43
----------------------------------------------	----------

##### DEBTS SECURED BY CHARGES ON LAND.

10. First mortgages .....	99,869 30	
11. Second and subsequent mortgages, agreements for sale or purchase .....	91,542 23	
12. Interest due and accrued on (10) and (11) .....	1,601 14	
		193,012 67



## STOCKS, BONDS AND DEBENTURES.

13. Dominion of Canada .....	17,255 81
14. Other stocks and bonds, Trust Securities, Limited.....	51,000 00

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

15. Principal .....	19,408 00	
16. Interest due and accrued on (15) .....	2,812 18	
		22,220 18

## CASH.

17. On hand .....	1,010 00	
18. In banks .....	21,954 05	
		22,964 05

## ASSETS NOT HEREINBEFORE MENTIONED.

19. Office furniture .....	6,458 75	
20. Advances to estates' trusts under administration.....	157,321 39	
21. Accrued fees and charges for administering estates, funds, etc. ....	42,347 96	
		206,128 10

Total assets owned beneficially by the Corporation..... 514,859 24

## TRUST FUNDS THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

## DEBTS SECURED BY CHARGES ON LAND.

22. First mortgages .....	122,799 74
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## STOCKS, BONDS AND DEBENTURES.

23. Dominion of Canada .....	6,056 25
------------------------------	----------

## CASH.

24. In banks .....	1,051 87
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## ASSETS NOT HEREINBEFORE MENTIONED.

25. Great Northern Land Company, Limited .....	301,399 49	
26. Land Corporation of Ontario, Limited .....	156,000 00	
		457,399 49

Total trust funds guaranteed ..... 587,307 35

## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

27. Mortgage securities and agreements .....	1,527,763 62
28. Other securities—bonds .....	30,472 17
29. Uninvested trust funds—cash in banks .....	90,342 60
30. Inventory value of unrealized assets .....	5,421,489 65

Total trust funds not guaranteed by the Corporation but for  
which the Corporation is accountable..... 7,070,068 04

## SUMMARY.

Assets owned beneficially by the Corporation.....	514,859 24
Trust funds guaranteed by the Corporation.....	587,307 35
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable.....	7,070,068 04
Grand total of assets .....	8,172,234 63

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On guaranteed investments, 5¾ %.

Show by provinces the amount of the mortgages owned beneficially by the Corporation: Saskatchewan, \$109,383.04; Ontario, \$4,238.54.

Show by provinces the amount of the mortgages held for trust funds guaranteed by the Corporation: Saskatchewan, \$99,944.55; Ontario, \$11,972.07; Alberta, \$8,836.61.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: A. C. Neff & Company, Toronto,, and G. A. Rooke & Company, Regina.  
For 1920: Berwick Mitchell Company.

What were the dividend-days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? Nil.

DIRECTORS AT 31ST DECEMBER, 1919.

- A. W. Briggs, K.C., Toronto.  
W. H. Wardrope, K.C., Hamilton.  
W. A. Boys, K.C., M.P., Barrie.  
Geo. H. Bradshaw, Portland, Ore.  
J. A. Cross, K.C., M.P.P., Regina, Sask.  
J. C. Elliott, M.P.P., Glencoe.  
Gideon Grant, Toronto.  
F. B. Hayes, Toronto.  
Nicol Jeffrey, Guelph.

F. C. L. Jones, Toronto.  
J. E. Martin, Minneapolis, Minn.  
E. D. McCallum, Regina, Sask.  
J. W. Scott, Listowel.  
Norman Somerville, Toronto.  
J. A. Walker, K.C., Chatham.  
Charles Bauckham, Toronto.  
A. J. Williams, Toronto.  
L. H. Coombes, Toronto.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
		\$	\$ c.	\$ c.	\$ c.
1. Fully called.....	2,697	100	269,700 00	269,700 00	.....
2. Partly paid.....	7,303	100	730,300 00	231,602 59	498,697 41
Totals .....	10,000	100	1,000,000 00	501,302 59	498,697 41

## THE TORONTO GENERAL TRUSTS CORPORATION

Head Office, Toronto, Ontario.

*President*—Hon. Featherston Osler, K.C.,  
D.C.L.*Vice-President*—Hamilton Cassels, K.C.,  
LL.D.*Vice-President*—Brig.-Gen. Sir John M.  
Gibson, K.C., K.C.M.G., LL.D.*General Manager*—A. D. Langmuir.*Assistant-General Manager*—W. G.  
Watson.*Secretary*—T. J. Maguire.*Assistant Secretary*—J. W. Burgess.

## BALANCE SHEET AS AT 31st DECEMBER, 1919

## LIABILITIES

## To SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	1,500,000 00	
2. Dividends declared in respect of (1), but not yet paid .....	52,500 00	
3. Unappropriated profits in respect of (1) .....	265,529 02	
4. Reserve fund in respect of (1) .....	2,000,000 00	
5. Contingent fund in respect of (1) .....	35,000 00	
		3,853,029 02

## To THE PUBLIC.

6. Reserve for tax .....	29,608 65	
Total actual liabilities .....		3,882,637 67

## TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

7. Principal guaranteed .....	9,461,016 76	
8. Interest due and accrued on (7) .....	15,542 82	
Total trust funds guaranteed .....		9,476,559 58

## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

9. Trust funds invested:		
Principal .....	26,739,609 44	
Interest .....	33,854 55	
10. Trust funds uninvested bearing bank interest .....	1,071,451 19	
11. Other liabilities .....	40,876 81	
12. Amount at which unrealized assets are carried on the books of the Corporation .....	59,878,042 27	
Total trust liabilities .....		87,763,834 26

## SUMMARY.

Actual liabilities .....	3,882,637 67
Trust funds guaranteed .....	9,476,559 58
Trust funds not guaranteed .....	87,763,834 26
Grand total of liabilities .....	101,123,031 51

## ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

## REAL ESTATE.

13. Office premises .....	725,000 00
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## DEBTS SECURED BY CHARGES ON LAND.

14. First mortgages .....	1,871,157 25	
15. Second and subsequent mortgages, agreements for sale or purchase .....	4,549 64	
16. Interest due and accrued on (14) and (15).....	71,533 96	
		1,947,240 85

## STOCKS, BONDS AND DEBENTURES.

17. Dominion of Canada .....	321,256 60	
18. Provinces of Canada .....	6,270 57	
19. Municipalities situated in Canada .....	20,000 00	
20. Interest due and accrued on (17) to (19) .....	2,198 99	
		349,726 16
21. Stocks and bonds of Loan, Trust and Insurance Com- panies .....	50,953 91	
22. Interest due and accrued on (21) .....	385 30	
		51,339 21

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

23. Principal .....	277,694 15	
24. Interest due and accrued on (23) .....	2,056 16	
		279,750 31

## CASH.

25. On hand .....	382 50	
26. In banks .....	147,235 92	
		147,618 42

## ASSETS NOT HEREINBEFORE MENTIONED.

27. Advances to estates' trusts under administration.....	376,987 50	
28. Accrued rents re office buildings and vaults.....	4,975 22	
		381,962 72

Total assets owned beneficially by the Corporation ..... 3,882,637 67

## TRUST FUNDS THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

## DEBTS SECURED BY CHARGES ON LAND.

29. First mortgages .....	6,810,653 25	
30. Second and subsequent mortgage agreements for sale or purchase .....	2,502 20	
31. Interest due and accrued on (29) and (30).....	217,629 03	
		7,030,784 48

## STOCKS, BONDS AND DEBENTURES.

32. Dominion of Canada .....	1,150,350 00	
33. Provinces of Canada .....	59,983 78	
34. Municipalities situated in Canada .....	1,030,263 40	
35. Interest due and accrued on (32) to (34) .....	14,695 31	
		2,255,292 49

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

36. Principal .....	90,800 00	
37. Interest due and accrued on (36) .....	507 88	
		91,307 88

## CASH.

38. In banks .....	99,174 73
Total trust funds guaranteed .....	9,476,559 58

## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

39. Mortgage securities:	
(1) Principal .....	13,487,410 37
(2) Interest due and accrued .....	33,854 55
40. Other securities:	
(1) Principal .....	13,310,190 41
41 Unsecured debts .....	4,965 84
42. Uninvested trust funds .....	1,049,370 82
43. Inventory value of unrealized assets .....	59,878,042 27
Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	87,763,834 26

## SUMMARY.

Assets owned beneficially by the Corporation.....	3,882,637 67
Trust funds guaranteed by the Corporation.....	9,476,559 58
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	87,763,834 26
Grand total of assets .....	101,123,031 51

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On guaranteed investments, 5.04%.

Average rate of interest per annum earned by the Corporation during 1919:

- (a) On mortgages of realty; (b) on other securities.  
 (1) Owned beneficially by the Corporation (a) 7.31%; (b) 5.76%.  
 (2) On trust funds guaranteed (a) 7.17%; (b) 5.57%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation:

Ontario .....	786,135 55
Manitoba .....	513,784 04
Saskatchewan .....	383,750 43
Alberta .....	159,039 40
Total .....	1,842,709 42

Show by provinces the amount of the mortgages held for trust funds guaranteed by the Corporation:

Ontario .....	2,138,325 14
Manitoba .....	2,335,707 88
Saskatchewan .....	2,135,620 83
Alberta .....	105,101 60
British Columbia .....	98,400 00
Total .....	6,813,155 45

Loans (a) written off or (b) transferred to real estate account during 1919, viz.:

- (1) Funds or securities owned beneficially: (a) \$5,984.98; (b) none.  
 (2) Trust funds guaranteed: (a) \$3,115.02; (b) none.  
 (3) Trust funds not guaranteed but for which the Corporation is accountable:  
 (a) \$2,000; (b) \$10,000.

Number and amount of mortgages other than Ques. (7) upon which compulsory proceedings have been taken by the Corporation in 1919, viz.:

- (1) Owned beneficially: Number, 40; amount, \$127,121.02.
- (2) Trust funds guaranteed: Number, 27; amount, \$61,189.63.
- (3) Trust funds not guaranteed but for which the Corporation is accountable: Number, 13; amount, \$26,621.59.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):

For 1919: R. F. Spence, F.C.A.; J. George, F.C.A., Toronto.

For 1920: R. F. Spence, F.C.A.; James Hardy, F.C.A., Toronto.

What were the dividend-days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, 2½%; April 1st, 2½%; July 2nd, 2½%; Octoebr 1st, 2½%. January 2nd, bonus, 1%; July 2nd, bonus, 1%.

DIRECTORS AT 31ST DECEMBER, 1919.

- John Hoskin, K.C., LL.D., D.C.L., Toronto.

Hon. Featherston Osler, K.C., D.C.L., Toronto.

Lieut.-Col. R. W. Leonard, St. Catharines.

Brig.-General Sir John M. Gibson, K.C., K.C.M.G., LL.D., Hamilton.

Hon. Sir D. H. McMillan, K.C.M.G., Winnipeg, Man.

Thomas Long, Toronto.

J. Bruce Macdonald, Toronto.

His Honour Lionel H. Clarke, Toronto.
- Robert Hobson, Toronto.

Sir Edmund B. Osler, Toronto.

Sir Edmund Walker, C.V.O., LL.D., D.C.L., Toronto.

J. G. Scott, K.C., Toronto.

A. C. Hardy, Brockville.

Hon. W. C. Edwards, Ottawa.

Hamilton Cassels, K.C., LL.D., Toronto.

Lieut.-Col. J. F. Michie, Toronto.

E. C. Whitney, Ottawa.

Wellington Francis, K.C., Toronto.

E. T. Malone, K.C., Toronto.

H. H. Williams, Toronto.

Fixed and permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.

Description.	No. of shares.	Par value. of shares	Total amount held.	Total amount paid thereon.
Fully called .....	15,000	\$ 100	\$ 1,500,000	\$ 1,500,000



# THE TRUSTS AND GUARANTEE COMPANY, LIMITED

Head Office, Toronto, Ontario.

*President*—James J. Warren.  
*Vice-President*—C. E. Ritchie.

*General Manager*—Edward B. Stockdale.  
*Assistant to General Manager*—C. S.  
Hamilton.

## BALANCE SHEET AS AT 31st DECEMBER, 1919

### LIABILITIES

#### To SHAREHOLDERS.

1. Ordinary joint stock capital; total paid thereon .....	398,650 00	
2. Joint stock capital paid in advance of calls .....	1,003,818 22	
3. Dividends declared in respect of (1) and (2), but not yet paid .....	42,034 77	
4. Balance at credit of profit and loss account .....	491,563 54	
		<u>1,936,066 53</u>

#### To THE PUBLIC.

5. Moneys borrowed without security from chartered banks .....	188,449 32	
Total actual liabilities .....		<u>2,124,515 85</u>

#### TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

6. Principal guaranteed .....	5,354,978 10	
7. Interest due and accrued on (6) .....	8,435 43	
Total trust funds guaranteed .....		<u>5,363,413 53</u>

#### TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

8. Trust funds invested:		
Principal .....	7,820,576 40	
9. Trust funds uninvested but bearing interest .....	233,246 91	
10. Amount at which unrealized assets are carried on the books of the Corporation .....	5,993,135 08	
Total trust liabilities .....		<u>14,046,958 39</u>

### SUMMARY.

Actual liabilities .....	2,124,515 85
Trust funds guaranteed .....	5,363,413 53
Trust funds not guaranteed .....	14,046,958 39
Grand total of liabilities .....	<u>21,534,887 77</u>

#### ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

##### REAL ESTATE.

11. Freehold land (including buildings) .....	134,431 65
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## DEBTS SECURED BY CHARGES ON LAND.

12. First mortgages .....	847,313 12
---------------------------	------------

## STOCKS, BONDS AND DEBENTURES.

13. United Kingdom of Great Britain and Ireland .....	39,200 00	
14. Provinces of Canada .....	19,466 66	
15. Other governments, authorized as trustee investments .....	25,302 50	
16. Municipalities situated in Canada .....	20,925 78	
17. Rural telephone companies guaranteed by provinces of Canada .....	56,609 85	
18. Interest due and accrued on (13) to (17) .....	1,618 00	163,122 79
19. School districts situated in Canada .....	2,572 75	
20. Interest due and accrued on (19) .....	121 36	2,694 11
21. Other stocks and bonds .....		593,321 67

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

22. Principal .....	42,675 67
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## CASH.

23. On hand .....	8,635 74	
24. In banks .....	40,756 83	49,392 57
25. Unsecured debts and prepaid charges .....		68,271 27

## ASSETS NOT HEREINBEFORE MENTIONED.

26. Office furniture .....	25,000 00	
27. Accrued fees and charges for administering estates, funds, etc. ....	198,293 00	223,293 00

Total assets owned beneficially by the Corporation ..... 2,124,515 85

## TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

## DEBTS SECURED BY CHARGES ON LAND.

28. First mortgages .....	3,196,859 46	
29. Interest due and accrued on (28) .....	169,805 10	3,366,664 56

## STOCKS, BONDS AND DEBENTURES.

30. United Kingdom of Great Britain and Ireland .....	250,312 50	
31. Dominion of Canada .....	37,721 59	
32. Provinces of Canada .....	47,679 28	
33. Other governments, authorized as trustee investments ..	25,573 99	
34. Municipalities situated in Canada .....	160,195 94	
35. Rural telephone companies, guaranteed by Provinces of Canada .....	337,412 72	
36. Interest due and accrued on (30) to (35) .....	26,548 98	885,445 00
37. Trust Buildings, Limited, bonds .....	375,000 00	
38. School districts situated in Canada .....	88,013 42	
39. Other stocks, bonds and debentures .....	191,933 56	
40. Interest due and accrued on (37) to (39) .....	2,429 30	657,376 28

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

41. Principal .....	288,064 54	
42. Interest due and accrued on (41) .....	13,113 91	
		301,178 45

## CASH.

43. In banks .....	152,749 24	
Total trust funds guaranteed .....		5,363,413 53

## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

44. Mortgage securities:		
(1) Principal .....	2,194,030 77	
45. Other securities:		
(1) Principal .....	5,626,545 63	
46. Uninvested trust funds .....	233,246 91	
47. Inventory value of unrealized assets .....	5,993,135 08	
Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....		14,046,958 39

## SUMMARY.

Assets owned beneficially by the Corporation .....	2,124,515 85	
Trust funds guaranteed by the Corporation .....	5,363,413 53	
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	14,046,958 39	
Grand total of assets .....	21,534,887 77	

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On guaranteed investments, short term, 4%; long term, 5½%.

Average rate of interest per annum earned by the Corporation during 1919:

(a) on mortgages of realty; (b) on other securities.

(1) Owned beneficially by the Corporation (a) 6%; (b) 6%.

(2) On trust funds guaranteed (a) 7.73%; (b) 6.09%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation: Quebec, \$847,313.12.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):

For 1919: Edwards, Morgan & Company.

For 1920: Edwards, Morgan & Company.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, 1919; July 2nd, 1919; 6% per annum.

In the case of any other company, of which you hold stocks, bonds or debentures, either directly or indirectly, if they owe you any money, either secured by mortgages or other security or unsecured, state the aggregate amount of such indebtedness, \$1,242,032.09.

The aggregate amount of instalments of principal in arrears, \$1,169,562.80.

The amount of interest due and unpaid, whether capitalized or not, \$367,308.25.

The amount of interest on such loans taken credit for in your profit and loss accounts during the past year, \$3,788.28.

Stocks and bonds, \$569,962.15.



DIRECTORS AT 31ST DECEMBER, 1918:

James J. Warren, Toronto.  
C. E. Ritchie, Akron, Ohio.  
W. Thoburn, M.P., Almonte.  
J. H. Adams, Toronto.  
Matthew Wilson, K.C., Chatham.  
Lloyd Harris, Brantford.  
A. C. Flumerfelt, Victoria, B.C.

W. D. Bell, Chesley.  
Joseph Ruddy, Brantford.  
Lt.-Col. S. C. Robinson, Walkerville.  
Thomas Reid, Toronto.  
A. M. Ivey, Toronto.  
D. J. McDougald, Toronto.  
E. B. Stockdale, Toronto.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		\$	\$	\$ c.	\$ c.
Fully paid .....	11,434	100	1,143,400	1,143,400 00	.....
Partly paid .....	8,566	100	856,600	259,068 22	1,350 00
Totals.....	20,000	.....	2,000,000	1,402,468 22	1,350 00

THE UNION TRUST COMPANY, LIMITED

Head Office, Toronto, Ontario.

President—H. F. Gooderham.  
Vice-President—J. H. McConnell.

Manager—James K. Pickett.  
Secretary—C. D. Henderson.

BALANCE SHEET AS AT 31st DECEMBER, 1919

LIABILITIES

To SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	1,000,000 00
2. Dividends declared in respect of (1), but not yet paid..	17,500 00
3. Unappropriated profits in respect of (1) .....	76,668 64
4. Reserve fund in respect of (1) .....	450,000 00
5. Contingent fund in respect of (1) .....	180,870 58
	<hr/> 1,725,039 22

To THE PUBLIC.

6. Other liabilities to the public, viz.:	
(a) Commissions and interest payable .....	4,623 55
(b) Accrued Federal income tax and vault rents paid in advance .....	7,947 20
(c) Suspense and sundries .....	24,423 24
7. Mortgages payable on real estate vested in the company, Winnipeg building .....	450,000 00
	<hr/> 486,993 99
Total actual liabilities .....	2,212,033 21

TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

8. Principal guaranteed .....	5,278,876 27
Total trust funds guaranteed .....	<hr/> 5,278,876 27

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

9. Trust funds invested:	
Principal .....	1,036,890 66
10. Trust funds uninvested not bearing interest .....	188,750 00
11. Other liabilities .....	2,600,079 32
12. Amount at which unrealized assets are carried on the books of the Corporation .....	2,893,276 29
Total trust liabilities .....	<hr/> 6,718,996 27

SUMMARY.

Actual liabilities .....	2,212,033 21
Trust funds guaranteed .....	5,278,876 27
Trust funds not guaranteed .....	<hr/> 6,718,996 27
Grand total of liabilities .....	14,209,905 75

ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

13. Office premises .....	800,000 00
14. Freehold land (including buildings) other than the foregoing ..	113,841 40
	<hr/> 913,841 40

## DEBTS SECURED BY CHARGES ON LAND.

15. First mortgages .....	116,220 19	
16. Second and subsequent mortgages, agreements for sale or purchase .....	695,373 59	
17. Interest due and accrued on (15), (16) and (32) ....	175,868 79	
		987,462 57

## STOCKS, BONDS AND DEBENTURES.

18. Dominion of Canada .....	25,245 00	
19. Municipalities situated in Canada .....	7,250 00	
20. Interest due and accrued on (18), (19), (33) and (36) .....	5,649 17	
		38,144 17
21. Stocks and bonds of public utility companies situated outside Canada .....		50,146 18
22. Other stocks and bonds .....	124,153 75	
23. Interest due and accrued on (22) and (37) .....	11,902 57	
		136,056 32

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

24. Principal . . . . .	18,673 50	
25. Interest due and accrued on (24) and (38) .....	1,036 25	
		19,709 75

## CASH.

26. On hand .....	141 67	
27. In banks .....	46,571 51	
		46,713 18

## UNSECURED DEBTS.

28. Advances on account operation of properties owned .....	3,896 63
-------------------------------------------------------------	----------

## ASSETS NOT HEREINBEFORE MENTIONED.

29. Accrued fees and charges for administering estates, funds, etc. ....	10,801 59	
30. Accounts and commissions receivable .....	5,116 60	
31. Suspense and sundry assets .....	144 82	
		16,063 01

Total assets owned beneficially by the Corporation..... 2,212,033 21

## TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

## DEBTS SECURED BY CHARGES ON LAND.

32. First mortgages .....	3,805,545 21
---------------------------	--------------

## STOCKS, BONDS AND DEBENTURES.

33. Dominion of Canada .....	84,937 50	
34. Provinces of Canada .....	88,009 67	
35. Other governments, authorized as trustee investments.	20,489 60	
36. Municipalities situated in Canada .....	123,810 35	
		317,247 12
37. Other stocks, bonds and debentures .....		752,501 34

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

38. Principal . . . . .	73,650 00
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## CASH.

39. On hand .....	72,628 33	
40. In banks .....	143,099 05	
		215,727 38



ASSETS NOT HEREINBEFORE MENTIONED.

41. Mortgages held in trust .....	94,500 00	
42. Due from capital account—transferred in January, 1920 .....	19,705 22	
		114,205 22
Total trust funds guaranteed .....		5,278,876 27

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION  
IS ACCOUNTABLE.

43. Mortgage securities:		
(1) Principal .....	450,276 57	
44. Other securities:		
(1) Principal .....	586,614 09	
45. Agencies .....	2,600,079 32	
46. Uninvested trust funds .....	188,750 00	
47. Inventory value of unrealized assets .....	2,893,276 29	
Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable.....		6,718,996 27

SUMMARY.

Assets owned beneficially by the Corporation .....	2,212,033 21
Trust funds guaranteed by the Corporation .....	5,278,876 27
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	6,718,996 27
Grand total of assets .....	14 209,905 75

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On guaranteed investments, 4.621%.

Average rate of interest per annum earned by the Corporation during 1919:  
(a) On mortgages of realty; (b) on other securities.  
(1) Owned beneficially by the Corporation (a) 4.8858%; (b) 3.1631%.  
.. (2) On trust funds guaranteed (a) 6.3756%; (b) 5.4132%.

Names and addresses of the auditors respectively for 1919 and for 1920 (if appointed):  
For 1919: Price, Waterhouse & Company, Toronto.  
For 1920: Price, Waterhouse & Company, Toronto.

What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, 1½%; April 1st, 1¾%; July 1st, 1¾%; October 1st, 1¾%.

In the case of any other Company, of which you hold stocks, bonds or debentures, either directly or indirectly, if they owe you any money, either secured by mortgages or other security or unsecured, state the aggregate amount of such indebtedness, \$22,500.00.

The aggregate amount of instalments of principal in arrears, \$22,500.00.

The amount of interest on such loans taken credit for in your Profit and Loss Accounts during the past year, \$1,120.00.

MORTGAGES AND AGREEMENTS FOR SALE OWNED BY THE CORPORATION.

Ontario .....	157,592 12
Manitoba .....	71,242 54
Saskatchewan .....	171,798 77
Alberta .....	315,466 50
British Columbia .....	493 85
United States .....	95,000 00
Total .....	811,593 78

MORTGAGES HELD FOR TRUST FUNDS GUARANTEED BY THE CORPORATION.

Ontario .....	1,618,605 36
Manitoba .....	1,064,895 26
Saskatchewan .....	941,953 88
Alberta .....	92,389 94
British Columbia .....	87,700 77
Total .....	3,805,545 21

DIRECTORS AT 31ST DECEMBER, 1919.

Henry F. Gooderham, Toronto.	A. Percy Taylor, Toronto.
H. H. Beck, Victoria.	George S. May, Ottawa.
Mark Bredin, Toronto	J. H. McConnell, M.D., Toronto.
Right Hon. Lord Hindlip, Worcester, England.	Walter C. Laidlaw, Toronto.
	W. H. Smith, Toronto.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.
Fully called.....	10,000	\$ 100	\$ 1,000,000	\$ 1,000,000

Orders-in-Council granted under R.S.O. 1897, c. 206, s. 8 (1), empowering the Courts to appoint Trusts Corporations as trustee, administrator, guardian, etc., without security.

[Revised and re-enacted by 8 Edw. VII (1908), c. 43, s. 2; 2 Geo. V, chap. 34, s. 20]

Name of Company.

1. Toronto General Trusts Corporation.
2. Trusts and Guarantee Company.
3. National Trust Company, Limited.
4. Canada Trust Company.
5. Union Trust Company, Limited.
6. Royal Trust Company.
7. Imperial Trusts Company of Canada.
8. Mercantile Trust Company of Canada, Limited.
9. Chartered Trust and Executor Company.
10. Canada Permanent Trust Company.
11. Sterling Trusts Corporation.
12. Capital Trust Corporation, Limited.
13. Guelph Trust Company.
14. Brantford Trust Company.
15. Premier Trust Company.

List of Loan Corporations whose debentures have been authorized by Orders-in-Council for purposes of investment by Trustees.

Name of Company.

1. Canada Landed and National Investment Company, Limited.
2. Toronto Savings and Loan Company.
3. British Mortgage Loan Company of Ontario.
4. Midland Loan and Savings Company.
5. London Loan and Savings Company of Canada.
6. Toronto Mortgage Company.
7. Crown Savings and Loan Company.
8. Canadian Mortgage Investment Company.

List of Loan Corporations whose debentures have been authorized by Order-in-Council for purposes of investment by Trustees and with whom Trustees may deposit trust funds. R.S.O. 1897, c. 130, as amended by 62 V (2nd sess.), c. 11, s. 32, and by 1 Edw. VII, c. 14, s. 1, and by 3 Edw. VII, c. 7, s. 25, and by 7 Edw. VII, c. 28, s. 1, and by 1 Geo. V, c. 26, s. 28; R.S.O. 1914, c. 121, s. 28-29.

Name of Company.

1. Canada Permanent Mortgage Corporation.
2. Guelph and Ontario Investment and Savings Society.
3. London and Canadian Loan and Agency Company, Limited.
4. Industrial Mortgage and Savings Company.
5. Victoria Loan and Savings Company.
6. Landed Banking and Loan Company.
7. Hamilton Provident and Loan Corporation.
8. The Huron and Erie Mortgage Corporation.
9. Central Canada Loan and Savings Company.
10. East Lambton Farmers' Loan and Savings Company.
11. Lambton Loan and Investment Company.
12. Ontario Loan and Debenture Company.
13. Royal Loan and Savings Company.
14. Southern Loan and Savings Company.
15. Grey and Bruce Loan Company.





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LIST OF  
LOAN AND TRUST CORPORATIONS

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## LIST OF LOAN

Page.	Name of Company.	Chief Office in Ontario.
10	British Mortgage Loan Company of Ontario.....	Stratford .....
12	Brockville Loan and Savings Company.....	Brockville .....
14	Canada Landed and National Investment Company, Limited .....	Toronto .....
16	Canada Permanent Mortgage Corporation .....	Toronto .....
19	Canadian Mortgage Investment Company .....	Toronto .....
108	Canadian Northern Prairie Lands Company, Limited.....	Toronto .....
23	Central Canada Loan and Savings Company .....	Peterborough ....
26	Colonial Investment and Loan Company .....	Toronto .....
29	Credit Foncier Franco-Canadien .....	Toronto .....
31	Crown Savings and Loan Company .....	Petrolia .....
33	Dominion Savings and Investment Society .....	London .....
36	Dyment Securities Loan and Savings Company.....	Barrie .....
38	East Lambton Farmers' Loan and Savings Company.....	Forest .....
40	Edinburgh Canadian Mortgage Company, Limited .....	Toronto .....
42	Frontenac Loan and Investment Society .....	Kingston .....
44	Great West Permanent Loan Company.....	Toronto .....
47	Grey and Bruce Loan Company .....	Owen Sound ....
49	Guelph and Ontario Investment and Savings Society.....	Guelph .....
52	Hamilton Provident and Loan Corporation.....	Hamilton .....
98	Home Building and Savings Association of Ottawa.....	Ottawa .....
54	Huron and Erie Mortgage Corporation .....	London .....
57	Industrial Mortgage and Savings Company .....	Sarnia .....
59	Lambton Loan and Investment Company .....	Sarnia .....
61	Landed Banking and Loan Company .....	Hamilton .....
64	London and Canadian Loan and Agency Company, Limited	Toronto .....
66	London Loan and Savings Company of Canada.....	London .....
69	Midland Loan and Savings Company.....	Port Hope .....
100	Niagara Falls Building, Savings and Loan Association...	Niagara Falls ....
71	Ontario Loan and Debenture Company .....	London .....
102	Owen Sound Loan and Savings Company .....	Owen Sound ....
74	People's Loan and Savings Corporation.....	London .....
105	Peterborough Workingmen's Building and Savings Society	Peterborough ....
76	Port Arthur and Fort William Mortgage Company, Limited .....	Port Arthur .....
110	Provident Investment Company .....	Toronto .....
78	Real Estate Loan Company of Canada, Limited .....	Toronto .....
81	Royal Loan and Savings Company .....	Brantford .....
...	Scottish American Investment Company, Limited (a)....	Toronto .....
...	Scottish Ontario and Manitoba Land Company, Limited, Glasgow (b) .....	Toronto .....
84	Security Loan and Savings Company, St. Catharines.....	St. Catharines ....
86	Southern Loan and Savings Company.....	St. Thomas .....
88	Toronto Mortgage Company .....	Toronto .....
112	Toronto Savings and Loan Company .....	Peterborough ....
90	Victoria Loan and Savings Company .....	Lindsay .....
114	Walkerville Land and Building Company, Limited.....	Walkerville .....
98	Waterloo County Loan and Savings Company.....	Waterloo .....

(a) The Scottish American Investment Company, Limited. This Company is withdrawing from business in Ontario, and for this purpose is registered under Section 140 of the Loan and Trust Corporations Act. The sworn statement of the Chief Agent for Ontario for the year ending 31st December, 1919, shows the assets of the Company then in Ontario at \$23,268.51, consisting of Loans secured by Mortgages of land, \$21,500; sale agreements and mortgages given for balance of purchase money, \$1,305; Cash on hand or in Bank, \$463.51; that the Company had then no liabilities in Ontario.



## CORPORATIONS.

Manager, Secretary or *Chief Agent.	President.	When incorporated.	
J. A. Davidson .....	J. W. Scott .....	5th October,	1877
L. C. Dargavel .....	D. W. Downey .....	11th May,	1885
Edward Saunders .....	John Hoskin, K.C., LL.D., D.C.L.	28th January,	1891
R. S. Hudson .....	W. G. Gooderham .....	1st March,	1855
John Massey .....		11th August,	1899
F. W. G. Fitzgerald .....	L. A. Hamilton .....	30th May,	1905
J. A. Callander .....	D. B. Hanna .....	7th March,	1884
G. A. Morrow .....	E. R. Wood .....	14th June,	1900
A. J. Jackson .....	A. J. Jackson .....	January,	1881
*William E. Long .....	J. H. Thors .....	30th January,	1882
Charles Egan .....	J. L. Englehart .....	20th April,	1872
Nathaniel Mills .....	Thomas H. Purdon, K.C. ....	15th May,	1902
S. Dymont .....	A. E. Dymont .....	19th December,	1891
Duncan Whyte .....	Duncan Weir .....	24th February,	1912
*Wood, Gundy and Co. ....	Sir David Paulin .....	13th August,	1863
R. C. Cartwright .....	W. F. Nickle, K.C. ....	19th May,	1909
*M. R. Grant .....	W. T. Alexander .....	10th May,	1889
Wm. P. Telford .....	Robert Wightman .....	19th January,	1876
John E. McElderry .....	Alexander Bain Petrie .....	6th June,	1871
Donald M. Cameron .....	George Hope .....	24th June,	1890
A. H. Fitzsimmons .....	E. B. Butterworth .....	18th March,	1864
Hume Cronyn .....	T. G. Meredith, K.C. ....	20th August,	1889
Duncan N. Sinclair .....	John Cowan, K.C. ....	27th March,	1847
J. H. Kittermaster .....	Norman S. Gurd .....	16th December,	1876
C. W. Cartwright .....	C. S. Scott, F.C.A. ....	15th October,	1863
Vernon B. Wadsworth .....	Thomas Long .....	2nd May,	1877
M. J. Kent .....	G. G. McCormick .....	5th July,	1872
Walter J. Helm .....	Thomas Wickett .....	5th March,	1894
B. M. Benson .....	Robert P. Slater .....	26th September,	1870
Alfred M. Smart .....	John McClary .....	1st April,	1889
C. A. Fleming .....	W. A. Bishop .....	22nd June,	1892
A. A. Campbell .....	Wm. F. Roome, M.D., Ex M.P.	17th January,	1889
John R. Corkery .....	T. B. McGrath .....		
W. M. Read .....	John J. Carrick .....	27th December,	1913
A. H. Cox .....	H. C. Cox .....	3rd November,	1893
E. L. Morton .....	M. H. Aikins .....	17th September,	1879
W. G. Helliker .....	Christopher Cook .....	24th March,	1876
Wm. Henry Lockhart Gordon.	P. W. Campbell .....	29th March,	1873
Roderick J. Maclellan and Herbert Macdonald Mowat....	Geo. W. Currie, M.P. ....	15th December,	1879
E. F. Dwyer .....	Henry J. Taylor .....	12th March,	1870
J. W. Stewart .....	George K. Crocker .....	25th November,	1903
Walter Gillespie .....	Wellington Francis, K.C. ....	15th December,	1899
W. G. Morrow .....	Herbert C. Cox .....	15th June,	1885
C. E. Weeks .....	William Flavelle .....	4th September,	1895
R. L. Daniels .....	J. Harrington Walker .....	22nd October,	1890
P. V. Wilson .....	Thomas Hilliard .....	7th April,	1913

(b) The Scottish Ontario and Manitoba Land Company, Limited. This Company is withdrawing from business in Ontario, and for this purpose is registered under Section 140 of the Loan and Trust Corporations Act. The sworn statement of the Chief Agent for Ontario for the year ending 31st December, 1919, shows the assets of the Company then in Ontario at \$27,182.71, consisting of Loans secured by sale agreements and mortgages given for balance of purchase money, \$11,300; estimate of interest in lands unsold, \$4,000; cash on hand and in bank, \$11,882.71.

## LIST OF TRUST

Page.	Name of Company.	Chief Office in Ontario.
118	Bankers Trust Company (a) .....	.....
	Brantford Trust Company, Limited .....	Brantford .....
	British Empire Trust Company, Limited (b) .....	Toronto .....
120	Canada Trust Company .....	London .....
124	Canada Permanent Trust Company .....	Toronto .....
127	Capital Trust Corporation .....	Ottawa .....
130	Chartered Trust and Executor Company .....	Toronto .....
133	Consolidated Trusts Corporation .....	London .....
135	Fidelity Trusts Company of Ontario .....	London .....
138	Guelph Trust Company .....	Guelph .....
141	Imperial Trusts Company of Canada .....	Toronto .....
144	London and Western Trusts Company, Limited .....	London .....
147	Mercantile Trust Company of Canada, Limited .....	Hamilton .....
150	Montreal Trust Company .....	Toronto .....
153	National Trust Company, Limited .....	Toronto .....
157	Premier Trust Company .....	London .....
160	Prudential Trust Company, Limited .....	Toronto .....
164	Royal Trust Company .....	Toronto .....
168	Sterling Trusts Corporation .....	Toronto .....
171	Toronto General Trusts Corporation .....	Toronto .....
175	Trusts and Guarantee Company, Limited .....	Toronto .....
179	Union Trust Company, Limited .....	Toronto .....

(a) The Bankers' Trust Company was incorporated by Special Acts of the Legislature of the Province of Quebec, passed in the fifth year of the reign of His Majesty King Edward VII (5 Edw. VII (1905)), which said Act was amended by an Act of the said Legislature passed in the ninth year of the reign of His Majesty King Edward VII. (9 Edw. VII (1919), c. 114.) This company was authorized and empowered by Private Act of the Legislature of the Province of Ontario (10 George V (1920)), passed on the 19th day of March, 1920, to carry on and exercise in the said Province, the business of a trust company with the powers set forth in The Loan and Trust Corporations Act. (Rev. Stat., c. 184.)

CORPORATIONS.

Manager, Secretary or *Chief Agent.	President.	When incorporated.	
W. G. Helliker .....	Christopher Cook .....	16th December,	1907
*Francis Charles Annesley ...	R. M. Horne Payne .....	30th April,	1902
Hume Cronyn .....	Thomas G. Meredith, K.C.....	23rd July,	1894
R. S. Hudson .....	W. G. Gooderham .....	7th March,	1913
John Massey .....			
B. G. Connolly .....	Hon. M. J. O'Brien .....	1st April,	1912
John J. Gibson .....	Hon. W. A. Charlton .....	20th July,	1905
M. J. Kent.....	G. G. McCormick .....	25th June,	1903
William J. Harvey .....	T. H. Purdon, K.C. ....	23rd March,	1910
J. E. McElderry .....	Charles E. Howitt .....	26th May,	1917
J. A. Withrow .....	James H. Mitchell .....	23rd June,	1887
John S. Moore .....	Arthur T. Little .....	17th September,	1896
S. C. Macdonald .....	Cyrus A. Birge.....	12th November,	1906
*John F. Hobkirk .....	Sir Herbert S. Holt .....	21st March,	1889
W. E. Rundle .....	Sir Joseph Flavelle, Bart. ....	12th August,	1898
A. A. Campbell .....	Wm. F. Roome, M.D. ....	2nd April,	1913
*Douglas K. Ridout .....	B. Hal. Brown .....	19th May,	1909
*Bruce L. Smith .....	Sir Vincent Meredith, Bart. ...	24th June,	1892
Charles Bauckham .....	W. H. Wardrope, K.C. ....	19th May,	1911
A. D. Langmuir .....	Hon. Featherston Osler, K.C., D.C.L. ....	1st April,	1899
Edward B. Stockdale .....	James J. Warren .....	12th March,	1897
James K. Pickett .....	H. F. Gooderham .....	7th August,	1901

(b) The British Empire Trust Company, Limited. The business of this Company is confined to discharging the duties of Trustees for Bond and Debenture issues, and to keeping Banking Accounts, for receiving and making payments in Toronto.



## LOAN COMPANY BALANCE SHEET.

## ASSETS.

Office Premises .....	\$	
Less Encumbrances .....	\$	\$
Real Estate held for sale .....	\$	
Less Encumbrances .....	\$	\$
Rents .....	\$	\$
Mortgages—		
Principal .....	\$	
Interest .....	\$	\$
Loans on Stocks, Bonds, Etc.—		
Loans on Company's own stock .....	\$	
Loans on other securities .....	\$	\$
United Kingdom, Dominion of Canada and Provinces of Canada Securities	\$	\$
Canadian Municipalities, School Districts and Rural Telephone Debentures	\$	\$
Other Bonds, Debentures and Debenture Stocks .....	\$	\$
Stocks .....	\$	\$
Cash in Chartered Banks .....	\$	\$
Cash in Other Institutions .....	\$	\$
Other Assets .....	\$	\$

## LIABILITIES.

<i>To the Public—</i>		
Debenture Stock .....	\$	
Debentures .....	\$	
Deposits .....	\$	
Money borrowed with security .....	\$	
Money borrowed without security .....	\$	
Other liabilities .....	\$	\$
<i>To the Shareholders—</i>		
Capital Stock: Subscribed (not extended) ..	\$	
Capital fully paid .....	\$	
Capital partly paid .....	\$	\$
Reserve Funds .....	\$	
Contingent Reserve Funds .....	\$	
Dividends declared and unpaid .....	\$	
Profit and Loss Account .....	\$	\$

## INSTRUCTIONS.

1. The annexed form of statement of Assets and Liabilities must be regarded as a minimum. Any item or items may be added or elaborated upon at the discretion of the company. Where a company has no item corresponding to heading in the statement, the heading need not be included in the printed statement, but such an item must not be combined with any other item.

2. If any Interest on Real Estate is being capitalized, the amount so capitalized since the property was taken over must be shown separately. Taxes, Insurance, Repairs, Seed Grain advances or other necessary disbursements may be charged against the property, where the Revenue has been credited to the same Real Estate Account.

3. Mortgages must include only bone-fide advances to borrowers on security of Real Estate. Mortgages in respect of which legal proceedings have been taken for collection of principal or where a company is in possession of the mortgaged property or any part of it, must be shown as a separate item or in Real Estate. Principal must consist only of actual advances made to borrower, and must not include any interest capitalized. Interest capitalized must be shown under item "interest."

4. United Kingdom, Dominion of Canada, Provinces of Canada and Canadian Municipal Bonds include only direct obligations. Bonds and Debentures guaranteed by these must be included in proper classification of primary obligor.

5. Where a company owns all or substantially all of the shares of another corporation it must show the value of all its interests in the subsidiary corporation in a separate item or items.

6. Unless otherwise provided for in the annexed form, accrued interest and charges will be included with principal amounts.

7. No form of statement of revenue and expenditure has been prescribed by the Department. Corporations may use such form as reasonably discloses the course of business for the year.

TRUST COMPANY BALANCE SHEET.

ASSETS.

CAPITAL ACCOUNT.

Office Premises .....	\$	
Less Encumbrances .....	\$	\$
Real Estate held for Sale.....	\$	
Less Encumbrances .....	\$	\$
Rents .....	\$	\$
Mortgages—		
Principal .....	\$	
Interest .....	\$	\$
Loans on Stocks, Bonds, Etc.—		
Loans on Company's own stock.....	\$	
Loans on other securities .....	\$	\$
United Kingdom, Dominion of Canada and Provinces of		
Canada Securities .....	\$	\$
Canadian Municipalities, School Districts and Rural Tele-		
phone Debentures .....	\$	\$
Other Bonds, Debentures and Debenture Stocks .....	\$	\$
Stocks .....	\$	\$
Cash in Chartered Banks .....	\$	\$
Cash in other Institutions .....	\$	\$
Other Assets .....	\$	\$

GUARANTEED TRUST ACCOUNT.

Real Estate—held for sale.....	\$	
Less Encumbrances .....	\$	\$
Mortgages—		
Principal .....	\$	
Interest .....	\$	\$
Loans on Stocks, Bonds, etc. ....	\$	\$
United Kingdom, Dominion of Canada and Provinces of		
Canada Securities .....	\$	\$
Canadian Municipalities, School Districts and Rural Tele-		
phone Debentures .....	\$	\$
Other Bonds, Debentures and Debenture Stocks.....	\$	\$
Cash in Chartered Banks .....	\$	\$
Other Assets .....	\$	\$

ESTATES, TRUSTS AND AGENCY ACCOUNT.

Funds and Investments .....	\$	
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LIABILITIES.

CAPITAL ACCOUNT.

Capital Stock: Subscribed (not extended) .....		
Capital fully paid .....	\$	
Capital partly paid .....	\$	\$
Reserve Funds .....	\$	\$
Contingent Reserve Funds .....	\$	\$
Dividends declared and unpaid .....	\$	\$
Profit and Loss .....	\$	\$

GUARANTEED TRUST ACCOUNT.

Trust Funds for Investment .....	\$	
Trust Deposits .....	\$	\$
Other Guaranteed Funds .....	\$	\$

ESTATES, TRUSTS AND AGENCY ACCOUNT.

Estates, Trusts and Agency Account .....	\$	
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LOAN COMPANIES WHICH TAKE DEPOSITS.

LIABILITIES TO THE PUBLIC DECEMBER 31st, 1919.

Name.	Deposits.	Debentures.	Other Liabilities.	Totals.
	\$ c.	\$ c.	\$ c.	\$ c.
British Mortgage Loan Company of Ontario .....	839,372 22	1,164,194 54	.....	2,003,566 76
Brockville Loan and Savings Company .....	283,408 68	.....	4,615 38	288,024 06
Canada Permanent Mortgage Corporation .....	6,206,962 05	14,794,552 77	2,229 92	21,003,744 74
Central Canada Loan and Savings Company .....	1,824,318 55	3,316,535 84	700,000 00	5,840,854 39
Crown Savings and Loan Company .....	133,336 53	222,836 98	.....	356,173 51
Dominion Savings and Investment Society .....	665,751 87	292,727 30	.....	958,479 17
Dymont Securities Loan and Savings Company .....	72,939 97	.....	56 40	72,976 37
East Lambton Farmers' Loan and Savings Co. ....	108,404 22	87,379 45	12,494 64	208,278 31
Edinburgh Canadian Mortgage Company, Limited ..	86,491 17	694,930 88	42,103 64	823,525 69
Frontenac Loan and Investment Society .....	47,600 53	.....	.....	47,600 53
Great West Permanent Loan Company .....	933,617 01	1,560,733 02	10,696 59	2,505,046 62
Grey and Bruce Loan Company .....	131,624 00	120,928 38	60,689 80	313,242 18
Guelph and Ontario Investment and Savings Society ..	606,144 20	2,024,167 37	4,105 73	2,634,417 30
Hamilton Provident and Loan Society .....	852,635 24	1,327,179 55	49,953 83	2,229,768 62
Huron and Erie Mortgage Corporation .....	4,054,841 02	10,289,305 68	.....	14,344,146 70
Industrial Mortgage and Savings Company .....	841,142 91	697,854 57	.....	1,538,997 48
Lambton Loan and Investment Company .....	1,170,423 37	537,535 24	.....	1,707,958 61
Landed Banking and Loan Company .....	949,882 22	719,530 04	14,612 58	1,684,024 84
London Loan and Savings Company of Canada .....	806,260 98	974,449 94	558 34	1,781,269 26
Midland Loan and Savings Company .....	319,856 67	574,160 72	.....	894,017 39
Ontario Loan and Debenture Company .....	900,872 92	2,705,925 84	.....	3,606,798 76
Owen Sound Loan and Savings Company .....	54,422 40	27,784 76	10,547 27	92,754 43
People's Loan and Savings Corporation .....	333,451 56	125,124 60	15,000 00	473,576 16
Royal Loan and Savings Company .....	578,556 36	910,836 19	4,246 47	1,493,639 02
Security Loan and Savings Company, St. Catharines ..	345,714 03	101,264 51	35,000 00	481,978 54
Southern Loan and Savings Company .....	572,955 70	798,186 17	6,636 95	1,377,778 82
Toronto Mortgage Company .....	100,168 34	1,687,805 13	5,443 28	1,793,416 75
Toronto Savings and Loan Company .....	561,808 61	1,399,589 99	2,328 13	1,963,726 73
Victoria Loan and Savings Company .....	961,569 15	1,159,476 03	43,194 30	2,164,239 48
Waterloo County Loan and Savings Company .....	913,214 49	545,389 48	275,606 50	1,734,210 47
Grand Totals .....	26,257,746 97	48,860,384 97	1,300,099 75	76,418,231 69



LOAN COMPANIES WHICH TAKE DEPOSITS.  
LIABILITIES TO THE SHAREHOLDERS DECEMBER 31ST, 1919.

Name.	Capital. \$ c.	Reserves. \$ c.	Totals. \$ c.
British Mortgage Loan Company of Ontario .....	500,000 00	470,251 14	970,251 14
Brockville Loan and Savings Company .....	303,043 00	139,477 70	442,520 70
Canada Permanent Mortgage Corporation .....	6,000,000 00	6,050,493 28	12,050,493 28
Central Canada Loan and Savings Company .....	1,750,000 00	1,917,952 85	3,667,952 85
Crown Savings and Loan Company .....	241,050 00	106,725 22	347,775 22
Dominion Savings and Investment Society .....	934,905 60	303,148 23	1,238,053 83
Dymont Securities Loan and Savings Company .....	652,200 00	114,594 37	766,794 37
East Lambton Farmers' Loan and Savings Company .....	221,650 00	72,897 75	294,547 75
Edinburgh Canadian Mortgage Company, Limited .....	973,300 00	147,422 85	1,120,722 85
Frontenac Loan and Investment Society .....	200,000 00	52,238 00	252,238 00
Great West Permanent Loan Company .....	2,413,018 81	1,127,648 03	3,540,666 84
Grey and Bruce, Loan Company .....	444,350 00	85,814 74	530,164 74
Guelph and Ontario Investment and Savings Society .....	923,233 90	920,334 25	1,843,568 15
Hamilton Provident and Loan Society .....	1,200,000 00	1,334,570 59	2,534,570 59
Huron and Erie Mortgage Corporation .....	5,000,000 00	1,091,374 04	6,091,374 04
Industrial Mortgage and Savings Company .....	634,100 00	426,104 82	1,060,204 82
Lambton Loan and Investment Company .....	789,750 00	853,916 90	1,643,666 90
Landed Banking and Loan Company .....	1,000,000 00	967,330 44	1,967,330 44
London Loan and Savings Company of Canada .....	888,321 08	383,338 93	1,271,660 01
Midland Loan and Savings Company .....	360,000 00	328,071 54	688,071 54
Ontario Loan and Debenture Company .....	1,750,000 00	2,221,998 71	3,971,998 71
Owen Sound Loan and Savings Company .....	138,453 16	6,464 96	144,918 12
People's Loan and Savings Corporation .....	486,718 47	64,589 21	551,307 68
Royal Loan and Savings Company .....	600,000 00	474,916 79	1,074,916 79
Security Loan and Savings Company, St. Catharines .....	532,300 00	181,677 11	713,977 11
Southern Loan and Savings Company .....	900,000 00	320,781 68	1,220,781 68
Toronto Mortgage Company .....	724,550 00	731,187 51	1,455,737 51
Toronto Savings and Loan Company .....	1,000,000 00	1,207,993 38	2,207,993 38
Victoria Loan and Savings Company .....	600,000 00	340,879 72	940,879 72
Waterloo County Loan and Savings Company .....	604,331 10	134,645 99	738,977 09
Grand Totals .....	32,765,275 12	22,578,840 73	55,344,115 85

LOAN COMPANIES WHICH TAKE DEPOSITS.

TOTAL ASSETS DECEMBER 31ST, 1919.

Name.	Real Estate and Mortgages.	Stocks, Bonds and Debentures.	Cash in Banks.	Other Assets.	Totals.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
British Mortgage Loan Company of Ontario .....	1,723,916 00	1,193,915 00	55,236 90	750 00	2,973,817 90
Brockville Loan and Savings Company .....	651,971 07	74,864 32	2,517 77	1,191 60	730,544 76
Canada Permanent Mortgage Corporation .....	27,171,700 45	4,232,768 18	1,245,070 15	404,699 24	33,054,238 02
Central Canada Loan and Savings Company .....	1,376,065 74	5,495,243 30	341,366 36	2,296,131 84	9,508,807 24
Crown Savings and Loan Company .....	588,226 41	83,221 45	15,032 07	17,468 80	703,948 73
Dominion Savings and Investment Society .....	1,383,920 74	617,610 30	62,037 49	132,964 47	2,196,533 00
Dymont Securities Loan and Savings Company .....	448,291 98	380,622 46	10,856 30	.....	839,770 74
East Lambton Farmers' Loan and Savings Company .....	243,006 74	249,765 47	207 06	9,846 79	502,826 06
Edinburgh Canadian Mortgage Company .....	1,785,610 25	157,102 54	1,256 20	1,279 55	1,944,248 54
Frontenac Loan and Investment Society .....	184,950 91	73,097 51	1,731 64	40,058 47	299,838 53
Great West Permanent Loan Company .....	4,447,588 14	966,888 34	287,108 33	344,128 65	6,045,713 46
Grey and Bruce Loan Company .....	616,187 09	139,287 58	1,227 51	86,704 74	843,406 92
Guelph and Ontario Investment and Savings Society .....	2,054,783 72	1,926,685 18	433,855 91	62,660 64	4,477,985 45
Hamilton Provident and Loan Society .....	4,337,509 20	249,106 60	171,794 96	5,928 45	4,764,339 21
Huron and Erie Mortgage Corporation .....	13,911,347 50	4,048,142 00	1,271,679 24	1,204,352 00	20,435,520 74
Industrial Mortgage and Savings Company .....	1,921,138 84	609,705 96	28,427 39	39,930 11	2,599,202 30
Lambton Loan and Investment Company .....	2,850,889 53	335,512 27	91,632 54	73,591 17	3,351,625 51
Landed Banking and Loan Company .....	2,876,518 87	459,523 03	210,725 00	104,588 38	3,651,355 28
London Loan and Savings Company .....	2,025,003 77	649,114 00	273,891 25	104,920 25	3,052,929 27
Midland Loan and Savings Company .....	905,272 07	578,142 99	84,781 42	13,892 45	1,582,088 93
Ontario Loan and Savings Company .....	4,909,144 95	2,319,634 24	300,388 24	49,630 04	7,578,797 47
Owen Sound Loan and Savings Company .....	182,279 22	44,905 21	1,183 81	9,304 31	237,672 55
People's Loan and Savings Corporation .....	831,478 21	122,140 83	64,190 03	7,074 77	1,024,883 84
Royal Loan and Savings Company .....	1,681,297 81	776,937 88	64,932 54	45,387 58	2,568,555 81
Security Loan and Savings Company, St. Catharines .....	1,000,206 20	155,461 71	23,944 54	16,343 20	1,195,955 65
Southern Loan and Savings Company .....	2,371,949 33	214,843 41	4,846 43	6,921 33	2,598,560 50
Toronto Mortgage Company .....	2,019,270 04	965,835 46	92,592 06	171,456 70	3,249,154 26
Toronto Savings and Loan Company .....	1,423,471 60	2,614,450 07	130,814 74	2,983 70	4,171,720 11
Victoria Loan and Savings Company .....	1,890,323 92	1,036,500 95	131,567 93	46,726 40	3,105,119 20
Waterloo County Loan and Savings Company .....	846,940 32	1,403,586 63	196,534 09	26,126 52	2,473,187 56
Grand Totals .....	88,659,260 62	32,174,614 87	5,601,429 90	5,327,042 15	131,762,347 54















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